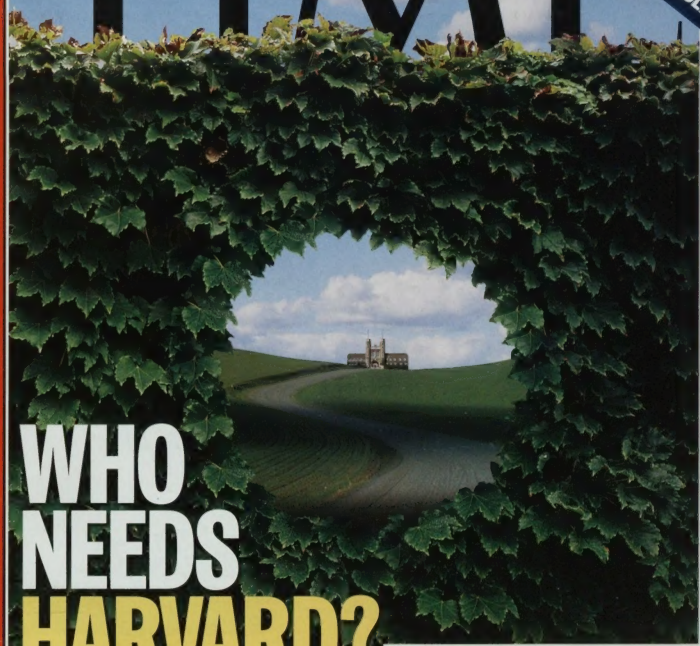


AUGUST 21, 2006

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AIR TERROR
WHY WE'RE STILL VULNERABLE

TIME



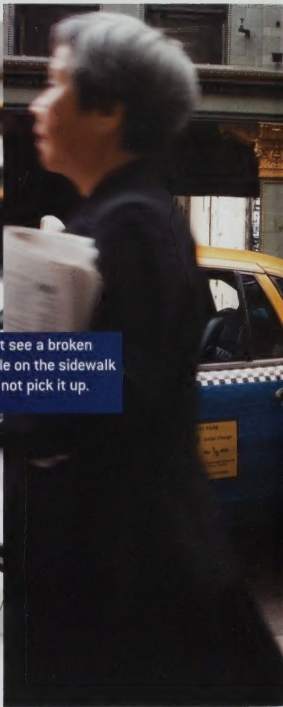
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■ **HOW TO FIND THE RIGHT COLLEGE FOR YOU**



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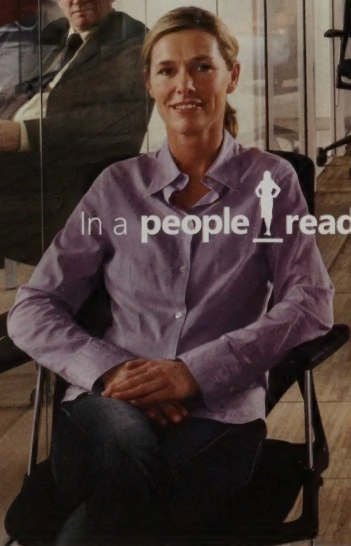



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Edward Jones
MAKING SENSE OF INVESTING

TIME

August 21, 2006
Vol. 168, No. 8

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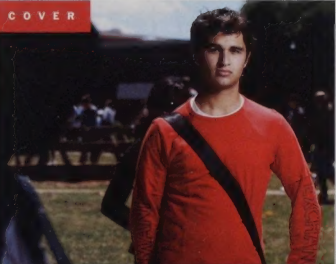
COVER: Photo-illustration for TIME by Arthur Hochstein.
Photographs from Getty Images

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You can take all these things on a flight—along with fresh anxieties about terrorism in the sky



COVER



36 As the college-application season looms once again, counselors, parents and high school seniors should consider whether a name-brand, highly competitive university is really the smartest choice for a good education



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◀ No room, nice vibe: Dee Williams and her tiny home



JAY MAGNANT—SONY

Fall books, TV, music—and a new Bond

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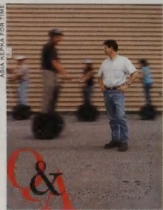
Segway's latest. Are the masses ready?

ALAN REYNOLDS FOR TIME

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Every day on TIME's website, you'll find on-the-scene reporting and analysis of breaking news, as well as photo galleries, blogs, cartoons and opinion. Here are the Web stories readers e-mailed the most last week >>



SEGWAY'S SAGE

In this week's issue Unmesh Kher looks at Segway inventor Dean Kamen's follow-up attempt to turn his niche technological marvel into a true mass-market vehicle. Visit time.com to hear Kamen talk about his latest projects, from a filter-free water purifier to a power generator the size of a washing machine.

LEGAL EAGLE

Contributor Reynolds Holding this week examines a curious New Jersey church-state case in which a diverse legal coalition is rallying around a girl fighting for the right to sing about God at a talent show.



ILLUSTRATION FOR TIME BY CHRIS PYLE



50 Coolest Websites

Get ready to bookmark! TIME this week presents its annual list of must-visit sites, from search tools to time wasters. Turn to page 64 for a sample, and for the full list, go to time.com/coolest.



ALLIED—BILLY FOSTON/REUTERS

MOST E-MAILED

1. How Hizballah Hijacks the Internet
2. Behind Israel's Delayed Invasion
3. Lieberman Lost the Old-Fashioned Way
4. Why the Republicans Are Loving Lieberman's Loss
5. Was the Airline Plot a Rerun?



JOHN GOODMAN/ISTOCK—MICKI DENT/ISTOCK

CHILD SOLDIERS

Will the thousands of abducted children who make up the Lord's Resistance Army in Uganda finally be able to return home? Read the dispatch from contributors Laura Blue and Jonathan Woodward at time.com.

ARMS TRADE

The war on terrorism has generated a huge demand for munitions. Go to time.com for a detailed look inside two ammunition plants. See how billions of bullets and thousands of machine guns are made each year and then shipped to the U.S. military as well as to 80 countries, including Israel, Iraq and France.



NEW—AGENCE FRANCE PRESSE



ISTOCK—MICKI DENT/ISTOCK

BEST PICTURE

On time.com last week, readers clicked through photos of farmers in Bolivia and a Cossack festival in Ukraine. But an image closer to home—of U.S. Marines at Camp Pendleton, Calif., using free phone cards—was voted the favorite.

LAST WEEK'S WINNER



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Michael Kit
Network Engineer

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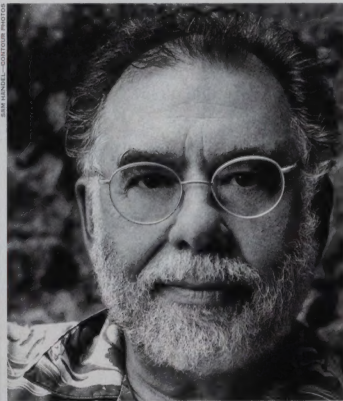
10 QUESTIONS FOR Francis Ford Coppola

With his Vietnam epic *Apocalypse Now* due out in a DVD set this month and production of his next movie, *Youth Without Youth*, completed, Academy Award-winning director, vintner and hotelier Francis Ford Coppola talks with TIME's Rebecca Winters Keegan about why all war movies are antiwar movies, what grapes have done for his filmmaking career and what he has learned from his daughter, Oscar-winning screenwriter Sofia Coppola.

You say you never thought of *Apocalypse Now* as an antiwar movie. If this isn't an antiwar movie, what is? All war movies are antiwar movies in that they describe horrible incidents and the most profound thing of all, to lose a young person. But I was more interested in examining the idea, from *Heart of Darkness*, that society could send people in to kill on behalf of some moral ideal.

The DVD contains the 1979 version of *Apocalypse Now* and the longer *Redux* version, released in 2001. Which do you prefer? I like it longer. When it first came out, it was supposed to be a Hollywood war movie, but the first people saw it and said, "This is surreal." I got sort of shy, and so we cut it. Years later, I was in a hotel room in London and it came on, and I watched and I thought, "Hey, this isn't strange at all." I realized that over the years we, the audience, had changed.

Making *Apocalypse Now* almost killed you. As a young director, did you think art was worth dying for? I was forlorn and frightened, but reports of my demise were greatly exaggerated. *The Godfather* was equally tough because I had little kids and I was always on the verge of being fired. Is art worth it? Probably yes.



What percentage of your films is the product of happy accidents? Art is partly being available to accidents that fall into your lap. The ideal way to work on a project is to ask a question you don't know the answer to.

You say you would like to make "little" films now. Is this a promising time for directors with that ambition? The movie industry is interested in films that can have sequels—"tent poles," they call them. But theoretically, every

work of art is unique. My generation wanted to make personal films. A Fellini film was a Fellini film, and no one else could have made it. In wine, we call it *terroir*—wine speaks of the earth it comes from.

With your wealth and Hollywood stature, surely you of all people can make a personal film. I'm fortunate to have made it in other industries, like the resort industry and the wine industry,

so I could finance a small film myself every couple of years and have my dream come true. And that's what I aspire to do.

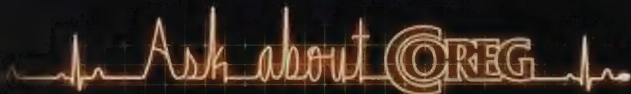
Is *Youth Without Youth* a "little" film? It's a story by Mircea Eliade, a Romanian writer, that I found provocative. It wasn't about undercover cops. It was about consciousness. It starts in 1938 and runs through the Second World War and goes from Bucharest to Switzerland to India to Malta. It's a big movie in terms of tackling the production. But I financed it through my wine business, and I took a page from Sofia's—my daughter's—book where she had made *Lost in Translation* for just a modest amount.

I was going to ask you what you have taught Sofia about filmmaking, but perhaps I should ask what she's taught you? I had been hitting my head against the wall for six years on a big, ambitious project, and I realized, well, even if I get this thing where I like it, who's gonna wanna make a movie that's so unusual? It's like being in love with a woman who doesn't want you. So I thought, well, I'll do what Sofia did and make a more modest film that I can just go out and do.

Why do you call yourself a young old man? I still have the feelings of a 16-year-old. All my life I wanted to be a writer. I'm thinking now of an original story I would love to be able to pull off for my own self-respect. Choice is a theme I want to look at. When I was younger, it was regulated—you're gonna get through school, get married, have kids. Now there's a million variations on that. I think I'm more interested in personal questions.

Do you have a personal story you're saving until ... Until all my relatives die? All of us have stories related to our families. I'm sure I could go to town if I had the courage to do it. ■

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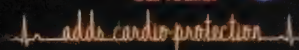
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New Orleans
December 2005 August 2006

by Scott Landis

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Song
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TIME

BONUS SECTION

Generations

In the pages following the Arts section, look for our report on issues affecting Americans in the prime of their lives

Journeys of the Spirit

Faith-based travel is booming, but today's pilgrims look for adventures that mix inspiration with cruises and rafting.....**A1**

I Want My HDTV

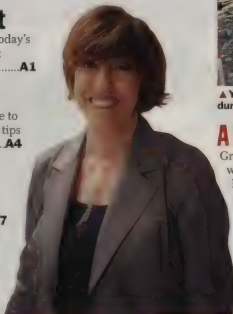
With prices dropping, it's a good time to upgrade to high-definition TV. Some tips for tuning in on the right model.....**A4**

Wrinkles and All

Nora Ephron talks about J.F.K., parenting and a new book on aging, *I Feel Bad About My Neck*.....**A7**

Moving Mom

Families with aging relatives turn to real estate agents who specialize in older people's needs.....**A10**



▲ Young adventurers pray before lunch during a white-water rafting trip in Maine

A Toast to Natural Wines

Grown without pesticides and fermented with natural yeast, these vintages are no longer a niche specialty.....**A13**

Locking In an Income

Does your pension look wobbly? Daniel Kadlec explains the steady virtues of an immediate-fixed annuity.....**A14**

◀ At 65, humorist Ephron isn't wild about her neck or folks who say aging is easy

AMTRAK



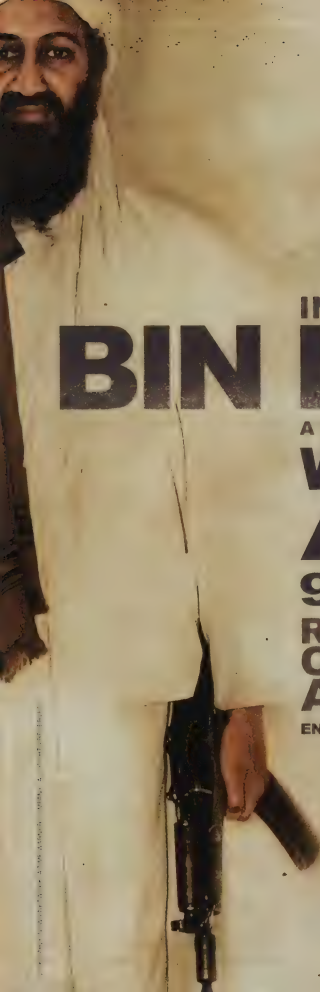
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teaching others something they didn't already know.

lending a hand when someone reaches out.

making the lives of others that much better.

seeing a child's face light up.

moving forward is ► *being a good friend.*

donating to a good cause.

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not asking why, but rather "why not."

passing on ideas and skills to others.

building a playground for kids to have fun on.

helping people learn to read.

teaching Little Leaguers how to catch a baseball and swing a bat.

creating a better community little by little.

going the extra mile.

helping others to help themselves.

CHEROKEE COUNTY TOYOTA MOVES FORWARD WITH EARTH-FRIENDLY INITIATIVES.

CHEROKEE COUNTY

TOYOTA has received the
Toyota President's Award for the
3rd consecutive year. The award is
given for excellence in all aspects
of dealership operations.



Eco-friendly practices at Cherokee County Toyota benefit both customers and the community, thanks to the efforts of the dealership staff, including General Manager Dave Fletcher (front). Express Lube Technician Matt Smith (left) and Service Manager James Lambert.

Becoming environmentally conscious is more than just a catchphrase at Cherokee County Toyota in Canton, Ga. In addition to implementing several business initiatives of its own, the dealership helps customers stay earth-friendly.

Realizing it was paramount to properly dispose of waste products acquired by its service department, the dealership hired an environmental and compliance management agency. Used oil, filters, antifreeze and tires are delivered to the appropriate recycling facilities as ensured by an independent audit. Customers can also bring oil to the dealership so it can be disposed of safely.

"We are committed to sending out an eco-friendly message whether it's by encouraging recycling efforts or making environmental practices easier

for our customers," says General Manager Dave Fletcher. "We also spend a lot of time informing the public about hybrid vehicles and the advantages of the Hybrid Synergy Drive."

Recently, Cherokee County Toyota invested in a special air system for its automotive paint booths, so emissions will not be released into the environment. A non-smoking initiative continues that clean-air commitment to customers and employees.

The dealership also plans to host a safety seminar for fire and police personnel later this year. Trained technicians will provide information that may be needed in emergency situations involving hybrids.

In Canton, Cherokee County Toyota is taking the right steps today that will help create a cleaner environment tomorrow.

TOYOTA OF ROSWELL MOVES BUSINESS, COMMUNITY AND SCHOOLS FORWARD.

TOYOTA OF ROSWELL has received the Toyota President's Award for the 3rd year. The award is given for excellence in all aspects of dealership operations.



Toyota of Roswell owner Jerry Gresham, with (from left) granddaughter Amanda Edwards and grandniece Piper Anderson, is devoted to his family and the community of Roswell.

Thirty-one years ago, Jerry Gresham began his career with Toyota. Today, he is the owner of Toyota of Roswell located in a small Georgia community.

As a result of his success, over the past decade, he has expanded the 22-year-old dealership to 13 acres, almost doubling its size from the original seven acres. Progress goes beyond this facility expansion; the staff has increased by almost 35 percent. This growth means an increased capacity to offer customers the best possible service. A second dealership has been added on the south side of Atlanta, adding revenues to that local community as well.

Toyota of Roswell extends its concern to its local community as a whole. Employees actively participate in events like the American Cancer

Society's Relay For Life. Gresham has deep roots in the Roswell community and has been a member of the Roswell Rotary Club for 10 years. He is also a strong supporter of local education and resides on the Board of Directors of the North Fulton Child Development Center.

"Our primary focus is building on long-term relationships," Gresham says. During his career, he has come to understand and appreciate all aspects of the customer experience.

Toyota of Roswell strives to be a model in the automobile industry by offering quality customer service. Teamwork allows them to give their customers the level of service they have come to expect and deserve.

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use less gas. And less gas equals fewer emissions.

car in America is now the best car for America.

...strong, young, you don't let me guard of
...tomorrow. You have to guard to the present.
...strong since you feel every word. But the new
...power is that it's not a... it's not a... it's not a...

more you know, even better. And a "placeholder" is a note that helps reduce different games' costs. The

1. The first step is to identify the problem. This involves understanding the current situation and the goals that need to be achieved.

Internet groups there are for the relief of
 women's health problems on the web

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The Mess in the Middle East

As the fighting between Israel and Hizballah forces in southern Lebanon raged unabated, our reporting sized up Prime Minister Ehud Olmert's strategy, peered into Hizballah's inner workings and outlined six keys to peace. Readers were polarized in their criticism of the warring parties and their respective allies

ISRAEL IS FIGHTING A WAR DELIBERATELY provoked by Iran and Syria via terrorist organizations (Hizballah and Hamas) that aim to eliminate the sole legitimate democracy in that part of the world [July 31]. Instead of blaming Israel, Western democracies should stand up for it because they will be the next targets of terrorism. What have the U.N. and the West done to secure peace in the six years since Israel pulled out of Lebanon? Nothing, except allow Hizballah to build up its military. It is scandalous and hypocritical to demand that Israel forfeit its right to destroy Hizballah.

PHILIPPE LUGINBUHL
Bern

AS THE SAYING GOES, IT IS BETTER TO ALLOW 1,000 criminals to go free than convict one innocent person. But the Israelis have turned that maxim on its head: they seem to think it is better to kill 1,000 blameless civilians than allow one terrorist to go free. The Israelis have suffered in the past, yet that does not give them the right to inflict so much pain and suffering on innocent people. Such cruelty leads nowhere.

GIORGOS MATSKALIDIS
Florina, Greece

THE WAR IN LEBANON AND NORTHERN ISRAEL might have been avoided had the Bush Administration not given the cold shoulder to Iran and Syria. And the U.S. might have been able to wield some influence had it not been embroiled in a civil war in Iraq. We don't have to wait to learn what the legacy of the Bush Administration will be. We can see it now in all the blood being spilled and the destruction happening in Israel, Lebanon and Iraq.

ERIK STOTTRUP
Waupaca, Wis.

THE DELAY IN DIPLOMATIC ENGAGEMENT, the failure to press for an immediate cease-fire, the refusal to condemn Israel for heinous attacks on civilians and disruption of humanitarian relief: such tactics further reveal the Bush Ad-



“Your photographs of the destruction in Lebanon took me back to World War II and images of the devastation in Europe.”

DEREK J. WAITE
Toronto

ministration's Middle East policy for the ethically bankrupt disaster it has always been.

CHARLES BERGMAN
Omaha, Neb.

TIME REFERRED TO HIZBALLAH'S "STRUGGLE with Israel." What exactly is Hizballah struggling for? Israel pulled out of every last inch of Lebanese territory in 2000. Hizballah is a terrorist organization, armed to the teeth by Iran and Syria and firing rockets into Israel in order to maim and kill as many civilians as possible. In no way can this murderous aggression be considered a "struggle."

LARRY BIGIO
Zichron Yaakov, Israel

YOUR PHOTOGRAPHS OF THE DESTRUCTION in Lebanon took me back to World War II and images of the devastation in Europe. But sadder still were the pictures of the young boys in Hizballah's al-Mahdi scout club being taught to hate their fellow man. They are being robbed of their childhood and often their life.

DEREK J. WAITE
Toronto

The College Gender Gap

BARBARA EHRENREICH'S ESSAY ABOUT boys goofing off at college while girls are overachieving was nothing more than the flip side of the stories during the 1950s and '60s that claimed women went to college only to find husbands [July 31]. I didn't care to be stereotyped that way back then, and as the mother of 18-year-old twin sons who are honor students, eagle scouts, Young Democrats and all-around solid citizens, I deeply resent such a demeaning picture of the current crop of young men. Surely there are also plenty of unfocused, lazy, binge-drinking young women on today's campuses.

CHRISTINA M. KAPMA
Springfield, Ohio

MANY AMERICAN MEN SHY AWAY FROM careers that require glowing academic records. But why? Ehrenreich didn't say. In our feminized culture, when it comes to higher education, the average guy is truly left behind.

PAUL V. PHILLIPINO
Falmouth, Mass.

Iconic Wannabe

TIME'S VERBATIM COLUMN QUOTED RICH socialite Paris Hilton, who said, "Every decade has an iconic blond like Marilyn Monroe or Princess Diana, and right now I'm that icon" [July 31]. Was she kidding? Hilton couldn't hold the handbags of those women. They were just as beautiful on the inside as on the outside. Hilton is no more than a lifeless doll.

TIFFANY SERVICE
Utica, N.Y.

From the Editors of
Money

Life,

ACT II



THE KEY TO A DREAM RETIREMENT: Figure out not just how you'll pay for it, but how you'll live it. The planning (and the dreaming) begin inside...

BY DONNA ROSATO AND JANET PASKIN

ADDITIONAL REPORTING BY DAPHNE MOSHER



THINK ABOUT PREPARING FOR RETIREMENT, AND ONE THING COMES TO MIND:

Money. How much will I need? How do I ever get that much? How will I make it last? And, of course, you should be asking these questions. But if they're *all* you ask, you're literally missing the opportunity of your life. As life spans lengthen, there's a fair chance you'll have two or three decades ahead of you after you retire. In other words, you could spend almost as much of your adult life retired as you spent working. That's ample time to indulge your passions and focus on the things you love to do rather than those you have to do—but way too much time if you haven't given any thought to what you'll do with it.

"This stage of life can be simultaneously thrilling and terrifying," says John Gomperts, CEO of ExperienceCorps, a national volunteer program for people over 55. "Many people find it hard to imagine a life not structured by career—it's uncharted territory." On the following pages, however, you'll meet four people who've been to that uncharted territory and found they loved it. Each represents a different lesson about getting the most from retirement. But there's one message they agree on: You need to think as hard about how you'll enjoy these years as you do about how you'll pay for them. The time to start thinking is now.

Lesson No. 1 Figure out what you enjoy

The retirement process starts inside your head, ideally a few years before you plan to call it quits. Begin by reflecting on your life. "In order to find your dream, you need to think about the experiences that you've really enjoyed," says Dick Bolles, author of the best-selling career guide *What Color Is Your Parachute?* To get started, try this exercise: Write down seven occasions during which you felt particularly happy and engaged. Then look for patterns. Was it interaction with people that made you feel satisfied? Creating something? Taking on a challenge? Helping others? For inspiration, talk to happy retirees about what they're doing. Or spend a few hours on your own in the library to see what subject areas you naturally gravitate toward. "It's helpful to get away from the intensity of your everyday life to think about what's next," advises Ron Manheimer, executive director of the North Carolina Center for Creative Retirement.

Lesson No. 2 Readjust your "portfolio"

You may discover that there are several areas you're interested in pursuing. No problem. In fact, the more well-rounded you are, the more connected you'll be, and the happier you'll feel. "People often talk about wanting balance in their lives, even when they retire," says Manheimer. "You don't want to get so caught up in one thing that you neglect other areas or get so stressed that it feels like work." Just as you periodically rebalance your investment portfolio, you must readjust your schedule as you near retirement. Manheimer suggests drawing a pie chart of how you currently spend your time. Consider the following categories: work, family, rest, travel, community and home maintenance. Then sketch out how you

envision dividing your time among those activities—and new ones—when you retire. This will help you prioritize your passions, and help to ensure that you'll get the chance to indulge them.

Lesson No. 3 Test-drive your fantasy

Maybe you've thought about traveling full time. Or opening a coffee shop. Or starting a nonprofit.

These undertakings can seem intimidating, but you needn't make a full commitment straightaway. Instead, test the waters: Talk to people who are doing what you want to do, run the numbers to estimate costs, or try it on a limited basis (take a few long trips; work part time in a café; shadow a full-time volunteer at your favorite charity). This way, you'll get a real sense of what it'll take to pursue this ambition—and whether you'll really like it after all. Says Manheimer:

"The more you delve into your dream before retiring, the more likely you are to make a successful transition."

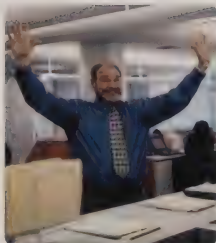
Lesson No. 4 Keep setting new goals

If you're not striving for something, you may be stagnating. So it's important to set some objectives for yourself—just as you did in your working life. What do you want to accomplish? "Goals represent your hopes and dreams," says Bolles. "And they make life more fulfilling when you achieve them." Periodically update your life plan, asking yourself: Am I still happy with this? Is there something else I'd like to achieve? Keep aiming higher, and you'll always have something to look forward to.

Speaking of looking forward, turn to page 6 for a taste of what life can be like in retirement. By living the above lessons, these inspiring individuals have gone from having too much time to having the time of their lives.



On your mark, get set...go! Turn to page 6 for some real-life inspiration.



I'm Pete. I've had:

Nice bosses

Mean bosses

Short bosses

Tall bosses

He bosses

She bosses

They bosses

Serious bosses

Nervous bosses

And one kind-of-funny boss

My plan: be my own boss

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"Take time to learn what your talents are, then let them dictate your passions," says Peters, center.

Lesson No. 1:

Figure out what you enjoy

Sam Peters, 71
Los Alamitos, Calif.

Remembering his love of music, this retired lawyer took a singing class—and found his voice.

A SA BOY GROWING UP IN THE BRONX, Sam Peters used to strap on his roller skates and cruise the neighborhood, singing jazz standards to himself. But once he grew up, married and began his law career, he had little time to pursue his interest in music. Even after he took early retirement from the legal department at gas company Arco, he focused his attention on teaching community college classes near his home in Los Alamitos, Calif. But recently, as he neared his 70th birthday and prepared for a full retirement, he considered what would bring him ful-

fillment and thought back to those old tunes.

With modest ambitions—at best, to impress people at karaoke parties—Peters signed up for a singing class, where he was the oldest student by 20 years. Turns out he had talent: a deep baritone voice with a range of more than two octaves.

He sang "Summertime" and "Send in the Clowns," and when the class was over, a colleague at the college invited Peters to sing with her choral group. Soon after he joined, the group traveled to New York City for a concert at Carnegie Hall. The memory gives Peters the shivers—and inspires him still. He plans to take ear-training and sight-reading classes, and he hopes to collaborate with his son, who plays keyboard. "It's like music is a closet,

and I've just got my hand on the doorknob," he says. "I don't even know what I'm going to find in there."

As hobbies go, singing isn't a particularly expensive one, and Peters' pension and Social Security income have enabled him to travel with his singing group without worrying about the cost. He and his wife Ruby—who works in retail and gives piano lessons—are especially jazzed about the group's trip to Puerto Rico this November. "I'm getting really wrapped up in this," says Peters. "I've gotten to the point where I don't want the distraction of work to keep me from the things I really enjoy."

Jorge Vinas (left), Allen Hess (opposite)

"You bring more to your work if you have a variety of experiences in your life," says Cummings, here on the Salt Flats and in his shop.



Lesson No. 2:

Readjust your "portfolio"

Darold Cummings, 62

Utah, Utah

Good luck catching up with this industrial designer, who divides his time between work, family and a wicked-fast hobby.

DAROLD CUMMINGS CERTAINLY hasn't slowed down since retirement. In fact, since he left his job as an airplane designer for Boeing two years ago, he's only gotten faster—world-record faster.

Having left office life in the dust, Cummings spends his days designing, building and racing high-speed motorcycles that fly at 125 miles an hour and up. An accomplished inventor—he holds 24 patents and worked on futuristic projects like Mach 4 airplanes while at Boeing—Cummings discovered his high-speed hobby in 1990, at the suggestion of a friend. But only after retiring has he been able to pursue his passion full throttle: He recently earned his 150-mph license and has broken 12 land-speed motorcycle records (some of which had existed for 30 years) at the famous Speed Races at the Bonneville Salt Flats in Utah. "There are a lot of people who spend their whole life just trying to make one record, and I've got 12 now," says Cummings, who competes against racers who are as much as 40 years younger. He's not resting on his laurels, however: He now aims to break 20 records in his lifetime. "I

plan on doing this till I can't anymore," he says.

"But building motorcycles is just one of my passions," he's quick to add. When he's not riding, he conducts creativity workshops for corporations and universities and consults for Boeing and NASA (all of which, in addition to his generous pension, allow him to pour money into his expensive pastime). And he makes sure to budget in plenty of quality time with his wife—and with his two sons, ages 10 and 12, who he says truly keep him young.

These are all things he enjoyed before retirement; the difference is that today he can devote more energy to them, having cut out the commute and the meetings and the paperwork. In other words, life is on his terms now: "I'm enjoying much more freedom, and I'm more selective about how I spend my time."

For Clark, here at her store, retirement is "doing something you love so much that it doesn't feel like work."

Lesson No. 3: Test-drive your fantasy

Kema Clark, 57

Once upon a time, she dreamed of owning a bookstore. So this businesswoman ran the numbers, realized her vision and lived happily ever after.



ASK KEMA CLARK ABOUT HER PASSIONS, and she will name three things without hesitation: books, family and her hometown of Gray, Ga. For years the divorced mother of two dreamed of combining those loves—by opening a used-book store in Gray near her children and grandchildren.

Last fall Clark found herself thinking a lot about that fantasy. Though she liked her work as a manager for Ford Motor Credit, she was exhausted from the travel it required. After having been transferred nine times in her 25-year career, "I was ready to simplify my life and slow down to enjoy the things I love," she says. It seemed the right time to leave Ford, maybe even to pursue the bookstore idea.

But did she really have the money to make it happen? She wasn't sure, so she decided to download a business plan off the Internet. After running the numbers, she realized, "Wow, I can do

this. Putting it on paper made me realize it wasn't such an insane idea after all."

Inspired, she found a store to rent in Gray's historic downtown. The next day, she gave Ford her notice. "There's no stopping me once I make up my mind," Clark says. She borrowed \$14,000 from her retirement savings to buy custom bookshelves—her biggest expense. The landlord remodeled the store for free; friends and family donated furniture and time. And, having saved every book she'd ever read, Clark already had a sizable inventory.

On Feb. 1, Clark retired; 10 days later she opened Kema's Hobby Books & More. Her pension covers her home mortgage and car payments, and the store is already breaking even. Making a profit would be a nice bonus, but her real goal is to turn Kema's Hobby into a community gathering spot: "I love coming into the store every day and want to continue building a business that makes a difference in people's lives."

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After her first race, Lee—here on her bike—figured, “That wasn’t so bad. I’m doing another one.”

Lesson No. 4: Keep setting new goals

Heysoon Lee, 61
London, Tenn.

Meet a former Wall Streeter who is always shooting to be fitter and faster.

when Lee turned 54, she retired. To pad her investments and cut costs, she sold her New York City condo and moved to Tennessee. Then she set some new goals: to run the Boston Marathon and to race in the Hawaii Ironman.

Lee qualified for Boston on her second attempt, and ran the historic race in 2000 and 2001. She's not yet in shape for Hawaii—a 2.4-mile swim, a 112-mile bike ride and a marathon.

IN HER OWN WORDS, HEYSOON LEE IS “ONE determined broad.” No kidding. A South Korean immigrant and single mom, Lee put herself through college and worked her way up the Wall Street ranks. By the time she was in her mid-forties, she was a v.p. at a large Japanese brokerage house. Professional goals conquered, she sought out a new challenge for herself: a triathlon. Lee showed up for her first training clinic in 1993 with aerobics shoes and a Toys R Us bicycle; she dog-paddled through the swim leg of her first race. Within two years, however, she was placing first in her age group.

But the demands of a 60-hour workweek and a full training schedule took their toll. In 1998,

But in the meantime, she's had tremendous success with shorter distances. In May, she finished first in her age group at the Duathlon National Championships (run-bike-run). The Ironman remains a dream, she says, “but it's the near-term goals that motivate me.” Like running every race to win.

When she's not swimming, running or biking, Lee enjoys meditating, tending her garden and sailing with her second husband. Notably absent are the indulgences afforded by her working life—such as expensive suits and extravagant meals. But Lee has no regrets. “If I'd worked longer, I'd have saved more money, but maybe I wouldn't be able to walk or run,” she says. And as long as she can afford the race fees, she's perfectly content.

Are you on track?

Figure out how you'll pay for your post-retirement life—then you can focus your energies on finding ways to enjoy it.

1. How much will you need?

RULES OF THUMB The price of independence

70%

How much of your current income you need each year to live as well as you do now

\$1:\$25

By age 65, you should have put away \$25 for every \$1 you expect to spend annually from your savings during retirement.

Count on inflation...

...of at least 3%. That means **what costs \$50,000 now will cost \$67,195 in 10 years; \$90,305 in 20 years.**

THE GOOD LIFE What those little luxuries cost (in today's dollars)

\$10,700 A 30-day European vacation (including two Eurail passes)

\$465 Estimated price per semester for a retiree-focused college program

\$9,500 Estimated annual maintenance and dockage for a 37-foot sailboat

\$2,080 Median annual cost of a weekly round of golf at a public course

2. How will you get there?

Save like you mean it

At age 50, you can **sock away an extra \$1,000 in your IRA and an extra \$5,000 in your 401(k) annually.** Do it for 10 years, at an average 8% return, and you'll boost your IRA by \$14,500; your 401(k) by \$72,400.

RULES OF THUMB

How much to put away

If you have a year of salary saved, you need to save this amount of your salary annually to retire by 65:

6% if you are 35

9% if you are 40

16% if you are 45

26% if you are 50

3. How to make your nest egg last

RULES OF THUMB

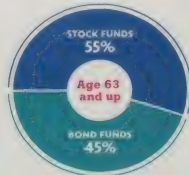
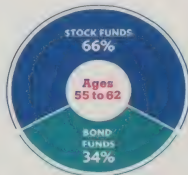
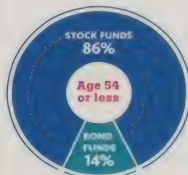
How much you can withdraw

If you spend **4%** of your money each year, there's a 99% chance it will last 20 years, and an 87% chance it will last 30.

If you spend **6%** of your money each year, there's a 75% chance it will last 20 years, and a 38% chance it will last 30.

HOW TO INVEST In retirement

Buy more bonds for income and safety; keep some stocks to fight inflation.



SOURCES: T. Rowe Price, Travelocity, the Osher Foundation, the National Golf Foundation.

THIS IS CAROL.



SHE'S BEEN CALLED A:

**HIPPIE
PREPPY
YUPPIE
PROTESTER
DEMOCRAT
REPUBLICAN
MOM
CFO
CEO
CANCER PATIENT
CANCER SURVIVOR
FUNDRAISER
SPOKESPERSON
CAREGIVER
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AND, SOON TO BE, WORLD TRAVELER.**



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NoteBook

Lebanese troops keep a 12-mile buffer zone free of "any armed personnel," whether Hizballah or Israeli. U.N. Secretary General Kofi Annan said he would work over the weekend to determine the exact date and time Israeli troops will move out as the Lebanese move in.

Once the cease-fire begins, both sides will surely claim victory. Hizballah chief Hassan Nasrallah will declare himself a new champion of the Arab world for having terrorized 1.5 million Israelis with his blindly flung rockets. The Israelis can claim that they replaced the Hizballah militants along the border with Lebanese troops and a tough international force.

But the Israeli army may have lost its aura of invincibility along the way. And for that, Prime Minister Ehud Olmert and his top generals could pay dearly. The once decisive Prime Minister looked ditherly last week after twice postponing a major ground offensive. With Israeli tanks revving their engines and more than 20,000 troops advancing into Lebanon, Olmert had good reason to be cautious about a long-lasting ground invasion. By Saturday, the war had cost 131 Israeli lives, 91 of them soldiers. And a major thrust 14 miles north to the Litani river—as envisioned by Halutz and the other generals—could drag on for another six weeks. Hence Olmert's decision last week to wait for a U.N. resolution, despite his generals' urging to roll the tanks.

As chief of staff, Halutz, 58, may end up taking most of the blame. Dismissing that initial offer of U.S. bunker busters is only one example of his famous hubris. On July 17, five days into the Lebanese conflict, Halutz

Israeli soldiers return from fighting Hizballah in Lebanon

ISRAEL AND THE BOMBS

ACCORDING TO A TOP ISRAELI intelligence official, the Pentagon in 2002 offered to supply Israel with bunker-buster bombs capable of punching deep into an enemy's underground defenses, but Israel's air force chief, Lieut. General Dan Halutz, rejected Washington's offer, noting that his country had its own superb weaponry, thank you very much. Four years later, Halutz is now Israel's chief of staff in charge of this summer's air, sea and land strikes against Lebanon. Early

on in the monthlong conflict, Israeli intelligence determined that most of Hizballah's rockets were being fired from launchers in 38 bunkers burrowed six yards into hilltops across southern Lebanon. The Israelis know exactly where these launchers are, but Halutz's vaunted Israeli-made bombs failed to destroy them. "If we'd had the bunker busters in the first few days," laments the senior intelligence officer, "we'd be in an entirely different situation today against Hizballah."

With such rueful hindsight, Israel last month put in an

urgent request for precision-guided, 5,000-lb. bunker busters, and the Bush Administration complied, the intelligence source told TIME. And with the New York Times last week reporting that Israel has asked the U.S. to speed up delivery of short-range rockets armed with cluster bombs, Israel appears to be massively gearing up just as the U.N. Security Council—at long last—approved a cease-fire agreement.

The council voted unanimously late last week for a 15,000-strong international force to help the same number of

WHAT'S NEXT

● Congo's Vote Tally

A new risk of bloodshed

A preliminary tally from Congo's July 30 presidential election is expected by Aug. 20. But many have vowed to take up arms if a winner is declared without a runoff, which they want in October.

● Japanese Gesture

A shrine visit could mean trouble

PM Junichiro Koizumi's likely visit this week to the Yasukuni shrine honoring Japan's war dead may create more strain with South Korea and China, who see it as an homage to Japanese atrocities.





Outsourcing Your Homework

One problem with the No Child Left Behind Act is that 80% of the kids entitled to after-school tutoring—at taxpayers' expense—aren't getting it, according to a new government report, and some rural districts offer no tutoring at all. But extra help is on the way. And like a lot of customer service these days, it comes with a distinctly Indian accent. The Bangalore-based TutorVista, which last fall began providing online tutoring to U.S. students in everything from grammar to geometry, last week announced it will provide a year of free tutoring to kids in the 10 poorest rural counties in the U.S.

That means all students in, say, Texas' Zavala County or South Dakota's Ziebach County can get first-rate help—which ordinarily would cost \$20 an hour—regardless of whether their school is performing poorly enough to be on the NCLB's watch list. (The only catch for kids in impoverished, remote areas: they must have access to a high-speed modem.) TutorVista chairman Krishnan Ganesh dismisses critics who lament the further siphoning of jobs overseas. "There is plenty of work to go around," he says. "The American educational system is pathetic." —By Wendy Cole

told Knesset members, "With all the technology we have, there is no reason to start sending ground troops in." A month later, he was pushing to send thousands of soldiers as the only way to defeat Hizballah.

A no-nonsense fighter pilot who had been a favorite of—and, some insiders say, a possible successor to—former Prime Minister Ariel Sharon, Halutz at first impressed

Israelis with his aviator glasses and *Top Gun* swagger. Once asked how it felt to drop a bomb on people, he replied, "I feel a light bump to the plane as a result of the bomb's release. A second later it's gone, and that's all. That is what I feel!" Such myopia may have worked for him in the cockpit, but may be a liability in politics. —By Tim McGirk, With reporting by Aaron J. Klein, Jerusalem

DeLay on the Ballot

The Texas G.O.P. needs a write-in. Since courts have refused to take Tom DeLay's name off the November ballot, the Texas G.O.P. has until Aug. 29 to find a write-in candidate—and then get voters to remember how to spell it.

New NFL Commish

Tagliabue hangs up his spikes. Roger Goodell, the National Football League's chief operating officer and a 24-year league vet, was elected to succeed commissioner Paul Tagliabue, who will retire before the season begins Sept. 7.



"I did have a little thing of Neosporin that they didn't catch."

DEBBIE COX, U.S. airline passenger, on the new ban on carry-on liquids

"Please give him this message, sir: Those who refuse to accept an invitation will not have a good ending or fate."

MAHMOUD AHMADINEJAD, Iranian President, in an interview with Mike Wallace, on George W. Bush's failure to answer an 18-page letter he sent in May criticizing U.S. foreign policy

"He's very, very short, but he's comfortable in his own skin."

MIKE WALLACE, after the interview, on Ahmadinejad's physicality

"How do you channel surf with the *mujahedin*?"

JILL CARROLL, U.S. journalist and former hostage in Iraq, describing how strange it was during her 82-day abduction this year to watch Oprah and Tom and Jerry with her captors, four of whom were arrested last week

"It will stain me forever."

GUNTER GRASS, Nobel-prizewinning German author who for decades has criticized his compatriots unwilling to deal with their Nazi past, on his first-time admission last week that he had served in Hitler's elite Waffen-SS

"There was no umpire. The DOJ respects the rule of law."

BRIAN ROEHRKASSE, Justice Department spokesman, on the department's softball team—with Attorney General Alberto Gonzales pitching all seven innings—beating the U.S. Attorneys' team, 8-4

"I'll take a break from the jeweled-trophy-wife look."

ELLEN BARKIN, actress, on auctioning her jewelry after reportedly getting a \$20 million divorce settlement from billionaire Ron Perelman

For more daily sound bites, visit time.com/quotes

Sources: N.Y. Times; Reuters; CBS News; Christian Science Monitor; Daily Telegraph; Washington Post (1)

Dixie Chicks' Detour

Anti-Bush comment still dogs trio. Facing abysmal ticket sales in the Land of Cotton, the Dixie Chicks opted last week to replace some fall tour dates in the South with stops in Canada and Australia.



MISSING



ITEM: Desktop Computer

LAST SEEN: This summer, on a supposedly secure floor of an office building in Reston, Va. It was loaded with confidential information about some 38,000 veterans

IF FOUND, PLEASE RETURN TO VETERANS AFFAIRS

► **HALLIBURTON** A 2004 government audit found that Halliburton's Kellogg, Brown & Root subsidiary could not account for 34% of the U.S. goods it was responsible for in Baghdad (worth \$18.6 million), including two armored trucks and a \$735,000 generator. KBR disputes the audit.

MISSING



ITEM: Armored Truck

LAST SEEN: In Baghdad—so says a 2004 audit—along with other U.S. property, worth a total of \$18.6 million. The subcontractor claims the audit was off

IF FOUND, PLEASE RETURN TO HALLIBURTON

MISSING



ITEM: U.S. Intelligence Secrets

LAST SEEN: In 1998, in a heavily guarded office in Washington, where secretaries watched a man rifle through classified documents before walking out with most of them in his briefcase

IF FOUND, PLEASE RETURN TO THE STATE DEPARTMENT

▲ **STATE DEPARTMENT** A man in a tweed jacket walked into a heavily guarded office in 1998 and, in full view of two secretaries, looked through a pouch full of classified documents, put many of them in his briefcase and left.

PHOTO-ILLUSTRATION FOR TIME BY JOANNA WEINER FROM TOP: BRAD WINNYALAMY; CRAIG DE BOURNON—ISTOCKPHOTO; BRAND X PICTURES—ALAMY

PLEASE RETURN TO UNCLE SAM

RAISE YOUR HAND IF SENSITIVE personal information about you—or someone you know—has been reported stolen or lost by a government agency. As a slew of laptops has slipped away from Uncle Sam and some of his subcontractors, the Department of Veterans Affairs last week raised eyebrows with news that a bulky desktop computer—with thousands of Social Security numbers in it—had disappeared from a supposedly secure office. Here are some other peculiar vanishing acts. —By Melissa August

INTERNAL REVENUE SERVICE

A laptop with personal information on 291 employees and job applicants, including scans of their fingerprints, was lost recently along with its carrying case after being checked as luggage on a commercial-airline flight.

NATIONAL ARCHIVES

Several presidential pardons have been lost or stolen, including seven issued by Rutherford B. Hayes, 11 by Franklin Pierce and 18 by Ulysses S. Grant.

MISSING



ITEM: Marijuana

LAST SEEN: In the Chicago customs office, where 173 lbs. of seized marijuana, along with 2.5 lbs. of heroin, was reported missing in a 2002 report

IF FOUND, PLEASE RETURN TO CUSTOMS



THE ANA LOG

Reporting from her Washington base camp, **ANA MARIE COX** dishes the dirt on D.C.

PUNDIT ON POINTE

Maybe **Tucker Carlson** picked up more from his '03 Britney Spears interview than how awesome the President is. The MSNBC host's preppie élan will froth forth on the next season of *Dancing with the Stars*. Don't think of it as waltzing on the grave of journalism. Think of it as a step away from getting O'Reilly on *Fear Factor*.

FILE NOT FOUND

On the eve of the Connecticut primary, Senator **Joseph Lieberman**'s website goes as dark as the horse **Ned Lamont** rode in on. Joe's campaign alleges the outage is a Lamont dirty trick, "almost Ravioli"—which makes things awkward when Rove gives Lieberman a sympathy call the next day.

STRIKING SEQUEL

After losing her primary, Georgia Congresswoman **Cynthia McKinney**—who tried to rebuild her reputation after smacking a cop on Capitol Hill—blames "the press in this room tonight" for physically hurting her mother and her staff but leaves it an open question as to who's at fault for her sing-along that evening with pop singer Pink's *Dear Mr. President*.

DID YOU KNOW

The Chinese character for "convenient myth" is made up of the characters for "sounds good" and "why fact-check"? In answer to a question about the conflict in the Middle East, Secretary of State **Condoleezza Rice** tells NBC audiences that the Chinese character for "crisis" contains the characters for both "danger" and "opportunity." Sinologists dispute that often repeated claim, as do many in the Middle East.



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* Schering-Plough is a registered trademark of Schering-Plough Corporation.



“[With the higher terrorism alert,] the only fluid now being allowed on-board a plane is baby formula. The passengers took a vote and said they’d rather be blown up than hear a baby scream for six hours.” **BILL MAHER**



“Tour de France winner Floyd Landis is now claiming that he tested positive for steroids because he had ‘accidentally ingested testosterone from another source.’ Apparently, Landis accidentally ate Barry Bonds.” **CONAN O’BRIEN**



“America’s like a car, and the President is like our father, taking the country on a cross-country trip to freedom. The last thing he needs to do is be pestered by a bunch of brats yelling, ‘When are we going to get there?’ ‘Why is the sky blue?’ and ‘Do you have an exit strategy?’”

STEPHEN COLBERT

For more political humor, visit time.com/cartoons

NUMBERS



29 Number of years Alaska’s Prudhoe Bay had been producing oil before BP temporarily shut down part of it because of pipe corrosion

14 Number of years since the pipelines had been cleaned and checked, with a device known as a smart pig

13% Percentage of 1,500 Internet users, ages 10 to 17, who said in a nationwide survey they had received unwanted sexual solicitations online, down from 19% in a similar survey conducted five years ago

14% Percentage of solicitations sent from off-line acquaintances, up from 3% in the previous survey

5 Number of Emmy nominees this year for Outstanding Supporting Actress in a Mini-Series or Movie, drawn from a pool of 41 contenders

14 Number of seconds nominee Ellen Burstyn appeared (in a flashback) in the HBO movie *Mrs. Harris*

15 Number of pounds that a person would gain annually by drinking an extra can of sugar-laden soda each day

15.8% Percentage of caloric intake that Americans get from added sugars—nearly half of which comes from non-diet soft drinks

Sources: New York Times; AP; National Center for Missing and Exploited Children (2); AP (2); American Journal of Clinical Nutrition (2); FACTS & AIDS; COLUMBIA



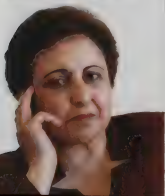
Undaunted Defender



Activist Ebadi at a funeral in Iran in 2000; below, at a talk in England in June

SHIRIN EBADI, who in 2003 became the first Iranian to win the Nobel Peace Prize, said she will defy a ban on her human-rights organization that Tehran imposed last week. The government declared the Center for Defense of Human Rights illegal—on grounds that it was functioning without a proper permit—and threatened to prosecute members who continue to offer pro bono legal counsel to Iranian dissidents.

Founded in 2001, the group has repeatedly applied for a permit, which is not required by law. Ebadi says the center received assurances from authorities that it could continue to operate. But it has irritated the government with attention-grabbing aid to victims of abuse, including Iran's most prominent dissident, journalist Akbar Ganji. Ebadi suspects that publication of her memoirs earlier this year may be what provoked the unexpected ban. "It may be difficult, but we will continue our activities," she said. "We are doing nothing illegal."



ARRESTED. Al Unser Sr., 67, and **Bobby Unser Sr., 72**, car-racing legends; after the brothers separately drove through a roadblock abutting a street named after the Unser family, where a SWAT team had cornered a violent carjacking suspect who ended up fatally shooting himself, in Albuquerque, N.M. Police said they repeatedly warned the Indy 500 champs to leave before arresting them. The Unsers, who were trying to drive to their property, said they did not know the area was a crime scene, denied any wrongdoing and decried the use of unnecessary force. The incident, said Al, was "embarrassing on both sides."

▼ **DIED. Robert McCullough, 64**, who changed the civil rights movement in 1961 when he refused to pay a \$100 fine for requesting service, along with eight other black students, at a



whites-only lunch counter in South Carolina and instead opted to do 30 days of hard labor in prison; of unknown cause; in

Rock Hill, S.C. What was dubbed the "jail, no bail" tactic relieved activists of a financial burden and inspired similar protests. In 2001, McCullough, the leader of the nine, told fellow protester and journalist David Williamson, "I guess if we had to do it today... we'd do it again."

DIED. Gustavo Arcos Bergnes, 79, former Fidel Castro loyalist who became disillusioned with Castro's totalitarianism and founded the illegal but influential Cuban Committee for Human Rights; in Havana. The world-renowned dissident, known as the dean of the opposition, spent years in prison for being, in Castro's words, a "counterrevolutionary mercenary in the pay of the U.S."

▲ **DIED. Mike Douglas, 81**, ever polite, even-keeled—and hugely successful—early TV talk-show host, whose 90-min. *Mike Douglas Show* aired from 1961 to

1982; in Palm Beach Gardens, Fla. As a big-band singer, he made the pop charts with the soapy 1966 hit *The Men in My Little Girl's Life*. For two decades he was host to guests ranging from a string of sitting and former U.S. Presidents to a preschooler named Tiger Woods (whose golf skills prompted fellow guest Bob Hope to joke, "I don't know what kind of drugs they've got this kid on, but I want some"). The show was, Douglas insisted, "really a music show, with a whole lot of talk and laughter in between numbers."

DIED. Bob Thaves, 81, award-winning creator of *Frank & Ernest*, the nationally syndicated comic strip that chronicles the oddball adventures of two geeky middle-aged punsters; in Torrance, Calif. The first to use block lettering, according to its syndicate, the 34-year-old strip sometimes featured the two pals traveling through time and morphing into different beings. As aliens who have landed on a Tony golf course, they observed that a set of clubs appeared to be "some kind of instruments of self-torture."

DIED. James Van Allen, 91, venerated physicist who discovered that Earth is surrounded by two belts of radiation, which were later named for him; in Iowa City, Iowa. In 1958 Van Allen, below center, with rocket designers William Pickering and Wernher von Braun, posed for one of the iconic photographs of the space age: the three men held a model of Explorer 1 over their heads the night the satellite—the U.S.'s first—went into orbit, four months after Sputnik. In a belated effort to add an element of scientific pur suit to the space race, Van Allen had been asked to design a ride-along experiment to hunt for charged particles, or cosmic rays. Finding the radiation belts, he later said, "was like going hunting for rabbits and encountering an elephant instead."



DIED. Melissa Hayden, 83, lyrical, vibrant ballerina who became an early international standout in George Balanchine's famously starless New York City Ballet; in Winston-Salem, N.C. Such was her status in a company known for downplaying individual performers that after she announced her retirement in 1973, Balanchine created a work in her honor, *Cortège Hongrois*, which remains in the company's repertoire. Blunt, generous and emotional, Hayden, who taught until her death, dazzled in diverse ballets like the bouncy, light-hearted *Stars and Stripes*, with music by John Philip Sousa, and *Illuminations*, an allegorical meditation on the life of Arthur Rimbaud.

Joe Klein

Three Cheers for Triangulation

IED LAMONT'S VICTORY OVER JOE LIEBERMAN IN LAST WEEK'S Democratic Senate primary in Connecticut precipitated the expected torrent of rubbish from left-wing blognuts and conservative wingnuts. There was a nauseating triumphalism on both sides, the unblinking assertion that this one poorly attended summer primary provided a lesson of earth-shattering significance to the future of American politics. Maybe it did, but I hope not.

The wingnuts used Connecticut as a rationale for continuing to wave the bloody shirt of Islamist terrorism as a partisan bludgeon. Vice President Dick Cheney, the nation's wingnut in chief, actually said Lieberman's defeat would give aid and comfort to our terrorist "adversaries and al-Qaeda types." On the other side, Eli Pariser, the executive director of MoveOn.org and therefore, perhaps, the nation's blognut in chief, proposed the "death of triangulation"—that is, the end of Clintonian moderation—in a Washington *Post* Op-Ed piece and announced a return to... well, the party's stupid excesses of the '70s and '80s.

Much was made of Cheney's venting, and it is a bit too easy, after six years of this bilge, to dwell on the Vice President's aural and miss the essential felony of the Bush White House—that it has tried to run a war without bipartisan support. Indeed, it has often attempted to use the war for partisan gain. To be sure, there is some grist to the Republican portrayal of Democrats as a bunch of wimpy peaceniks. All too often in the post-Vietnam past—the first Gulf War, for example—the default position of the Democratic Party has been to assume that any prospective use of U.S. military power would be immoral. But Bush's initial post-9/11 response was not one of those times. The invasion of Afghanistan and an aggressive effort to destroy al-Qaeda were supported by just about every Democratic politician. Many leading Democrats even gave Bush the authority to invade Iraq, although most did so, I suspect, for reasons of political expediency. One of the most convincing arguments offered by the bloggers is that the Democratic establishment should have been far more skeptical than it was about a pre-emptive, nearly unilateral assault on an Islamic country.

In 2004 Bush and Karl Rove managed to flummox the Democrats by conflating the war in Iraq with the war against al-Qaeda and insisting that any Democratic reservations about Iraq were a sign of weakness. This was infuriating. It was Bush's disastrous decision to go to war—and worse, to go to war with insufficient resources—that transformed Iraq into a terrorist Valhalla. It is Bush's feckless prosecution of the war that has created the current morass, in which a U.S. military withdrawal could lead to a region-

al conflagration. Rove may avert another electoral embarrassment this November with the same old demagoguery, but his strategy has betrayed the nation's best interests. It has destroyed any chance of a unified U.S. response to a crisis overseas. Even the *Wall Street Journal's* quasi-wingnut editorial page cautioned, in the midst of a typical anti-Democratic harumph, "[No] President can maintain a war for long without any support from the opposition party; sooner or later his own party will begin to crack as well."

There isn't much point in detailing the chest thumping of the various blognut extremists. Their reach is minuscule, largely limited to the left's upper crust, and their angry spew is beginning to seem sooo six months ago. But Pariser's anti-triangulation argument deserves attention because it represents the latest expression of a perennial self-destructive urge within the Democratic Party. "Originally employed as a survival mechanism by a Democratic President in the wake of 1994's Republican revolution," he writes, triangulation "no longer makes sense in an era when any attempt at bipartisanship" is seen as Democratic weakness "and exploited accordingly." He has a point.

The Bush Administration has made a mockery of bipartisanship. But Pariser and the MoveOniks can't seem to get Bill Clinton's success out of their craw. They persist in seeing "triangulation"—which was the consultant Dick Morris' odious term for Third Way liberalism—as a mere political strategy rather than a governing philosophy. It was a bit of each, of course. But the philosophy was both successful and profound. It proposed the achievement of liberal ends



Clinton, in the Oval Office, mastered "Third Way" liberalism

through market-oriented conservative means. Welfare reform, which combined a work requirement with significant financial incentives for the working poor, was the best example of how the philosophy might work. Unfortunately, Monica Lewinsky's thong show prevented further successes—and Al Gore and John Kerry foolishly sidled away from the Third Way, toward the party's electorally lethal special-interest groups.

Pariser calls for an era of "bolder, principle-driven politics." But we've suffered all the boldness we can handle these past six years. In the end, the real alternative to Bush's Republican extremism isn't Democratic extremism. It is bipartisan moderation—which has the additional advantage of being the highest form of patriotism and the only route to victory in a time of war.



To see a collection of Joe Klein's recent columns, visit time.com/klein



RISK.



TERRO RISM

HOW MUCH ARE WE WILLING TO TAKE?

By Amanda Ripley

WE SHOULD BE FEELING SAFER RIGHT NOW. British officials appear to have foiled a plot to blow up as many as 10 U.S.-bound passenger jets with liquid explosives hidden in carry-on luggage. Another batch of alleged operatives has been discovered and taken out of commission. Several thousand men, women and children did not die ghastly deaths over the Atlantic Ocean. "This," said Republican Congressman Christopher Shays when the arrests of 24 suspects was announced last week, "was a good day."

Then why did it feel so bad? Why did a bullet dodged feel like the beginning of something and not the end? Minutes after the news broke, counterterrorist experts popped up on TV screens like Pez dispensers to remind us that our homeland-security system is ill equipped to stop the kind of attack the suspected London bombers were said to be planning. President George W. Bush warned against false comfort, saying although he believes the U.S. is more secure than it was before 9/11, "we're still not completely safe." Worst of all, the Brits, who can normally be counted on to snuff out hysterics, warned that we had narrowly avoided "mass murder on an unimaginable scale."

The sense of dread can be attributed in equal parts to the identities of the suspects (24 men and women believed to have been born in Britain, one of whom has already been released without charge), to the supposed imminence of the attacks and to their purported targets: more planes falling out of the sky. But our collective shudder is by now practically instinctive. Since Sept. 11, 2001, we have conditioned ourselves to spike every triumph in the struggle against terrorism with a shot of anxiety. Try as we might to secure the perimeter, we walk in the shadow of risk. "This

THE GREAT UNKNOWN: A plane takes off from Gatwick Airport outside London the day after the arrests

ALAN DOHERTY—REUTERS

SAFER BY DEGREES

Terrorism has changed air travel dramatically. The Transportation Security Administration (TSA) has thousands of screeners and machines to detect weapons and explosives, but gaps remain:

CURBSIDE

- **Improvement** National Guard troops now patrol airports
- **Problems** Curbside check-in, briefly suspended after 9/11, is again offered. The often hectic process at crowded airports can increase the potential for lethal suitcases to enter the system

CHECK-IN

- **Improvement** Identifications are closely checked at counters
- **Problems** The growing use of electronic tickets means a passenger without bags no longer has to stop at the counter to get a boarding pass, eliminating one layer of scrutiny

SECURITY

- **Improvement** Checked and carry-on bags are scanned and searched more often. The TSA has installed explosives-detection systems at most commercial airports to screen checked bags and is testing phone-booth-size machines that use puffs of air to detect explosives residue on passengers
- **Problems** Private security companies are increasingly being used, diluting the TSA's mandate and possibly creating greater vulnerability. Government reports have cited insufficient training and the need for better technology



TERRORISM

is the story of terrorist threats," says Bruce Hoffman, a counterterrorism analyst at the Rand Corp. "We close up one set of vulnerabilities, and they attempt to exploit another."

Our triumph last week was muted because it was also a test—a test of our understanding of terrorism. Do we continue to react reflexively to each new scheme, regardless of the probability of the threat and the feasibility of preventing it? Or do we have an honest discussion about risk and the costs of safety? After the discovery of the liquid-bomb plot, does it make sense to funnel billions more dollars into new machines that can detect liquid explosives, even though the past three sizable attacks pulled off by Islamic terrorists in major metropolises have been on trains in Madrid, London and Bombay? Banning cologne from planes and testing bottles of baby formula for explosives may make us feel proactive, but are we being smarter? "We can't just radically shift our strategy every time there's an event," Michael Chertoff, Secretary of the Department of Homeland Security (DHS), tells TIME. "The key is balance and constantly looking at the entire landscape."

Yet clear-eyed equanimity about how to best manage risk is exactly what gets lost every time a new, harrowing plot is uncovered. The U.S.'s response to the

London arrests is already drifting toward overkill, as men with badges ask moms to taste the baby formula and women hide lipstick tubes in their bras. Two days after the arrests, British authorities, who have decades of experience dealing with terrorist bombings, were complaining to DHS about an excess of caution. More than one plane from London was turned back, and at least seven British Airways flights had to be canceled because U.S. officials took so long conducting background checks of passengers. "We understand the need for new security measures," says a British government representative. "But we are keen for the actions to impact as little as possible on passengers."

In a world where every successful anti-terrorism operation serves only to highlight another vulnerability, trying to stop the next attack can seem like an exercise in futility. But that's exactly the point. Terrorists can't be deterred forever. Dealing effectively with the threat posed by al-Qaeda requires a more sober and rational approach than we have pursued over the past five years, one that involves figuring out how much we are truly willing to change our way of life to reduce the risk of another 9/11. Until that calculation is made, terrorists will continue to succeed even when they fail. "The secondary concern of all terror plots has always been the secondary

SPOT THE BOMB

None of the items newly banned by the TSA would explode if mixed. The fear is that those common containers could be refilled with bomb ingredients and carried openly onto aircraft, to be combined later

- **Good news** Liquid explosives tend to be quite volatile, and concocting a bomb on a plane in flight would be a difficult, noxious job
- **Bad news** Explosives can be made to look like almost anything—drinks, paper, even a child's toy. The use of machines that detect bombs and traces of explosives is spreading, but liquid-chemical sniffers aren't in airports—yet

impact of attacks—getting democracies and free societies so frenzied to prevent new attacks that we start eroding and violating the very freedoms and liberties that the authors of terrorism themselves want to destroy," says French terrorism expert Roland Jacquard. "There will always be holes. One-hundred-percent security doesn't exist. We can do everything possible or viable to increase our security, but cutting off your arm because your hand risks gangrene is going too far." The question is, How do you know when you have gone far enough?

What's lost in the hand wringing about the vulnerabilities and security holes exposed by the London plot is how much the counterterrorism community got right. Over a year ago, Britain's M15 launched an

RESTAURANTS

- **Improvement** The TSA grants varying levels of clearance to the mostly minimum-wage employees of airport stores
- **Problems** Boarding-area concessions can pose a serious threat. A restaurant worker, for example, could pass a knife to a passenger



BOARDING

- **Improvement** Only ticketed passengers and employees are allowed in boarding areas
- **Problems** Passengers connecting from smaller airports might have undergone less rigorous screening but still have full access to gates



Sources: GAO, AirSafe.com
TIME Graphic by Joe Lertola and Moss Adams

ON THE TARMAC

- **Improvement** The process for obtaining worker credentials is tighter
- **Problems** Many people—including cleaners, caterers, mechanics, refuelers and baggage handlers—have access to planes, and the grounds of a large airport can be difficult to secure. In 2003, for example, three fishermen wandered onto a runway at New York City's John F. Kennedy International Airport and walked around for more than an hour until they sought police for an exit. At air-cargo facilities, neither cargo nor personnel undergo the same scrutiny as airline passengers and their luggage

plications reached a new low, as throngs of passengers handed over their deodorant, hair gel and bottled water. The airline industry, which had just reported its best quarterly profits in six years, faces a possible new cataclysm. London Heathrow Airport came to a standstill, and one of aviation's most lucrative routes, between New York City and London, suddenly seems fraught with risk.

For many counterterrorism officials, the scale and depravity of the plot seem chilling enough to justify the drama. "Very seldom do things get to me," Chertoff told Congressman Peter King, chair of the House Homeland Security Committee, in a phone call late Wednesday night. "This one has really gotten to me." A British official says investigators believe the bombers planned waves of attacks. By blowing up planes over the Atlantic, they would make it nearly impossible to gather forensic evidence. Then after people returned to flying, the terrorists would strike again. That benign items—iPods and soda bottles, the stuff of teenagers' backpacks—could be turned into weapons of mass destruction seemed like a new, unsettling perversion. Or at least it felt new.

Despite the news-channel talk of a fresh threat, people have been trying for almost 20 years to blow up planes with liquid explosives packed in carry-on baggage. Terrorists, like movie studios and toddlers, don't like to try new things. In 1987 two North Korean agents posing as

father and daughter put a radio packed with plastic explosives and a whisky bottle full of liquid explosives in a bag in the overhead bin of a South Korean airliner. Then they got off on a lay-over. The subsequent explosion sent the plane spinning into the jungle near the Thailand-Burma border, killing all 115 people onboard.

In 1994 al-Qaeda foreshadowed the London plot almost exactly when Pakistani terrorist Ramzi Yousef and Khalid Sheikh Mohammed, who went on to mastermind the 9/11 attacks, drew up a scheme to bomb 12 planes over the Pacific during a 48-hour period. They nicknamed the plan Bojinka. They intended to have five terrorists take liquid explosives in carry-on bags onto planes and then assemble the bombs onboard. All but one of the planes were to be U.S. bound. On Dec. 11, Yousef ran a dress rehearsal on a Philippine Airlines jet. He carried the explosives onboard in contact-lens-solution bottles. Like the North Koreans, he disembarked after positioning the bomb in the cabin. It successfully detonated, killing a Japanese passenger and injuring 10 others. But because of the very small quantity of explosives, it did not take down the plane. A month later, Yousef accidentally started a fire in his apartment while working with the explosives. The Bojinka plan was thwarted when police arrived to investigate and discovered a laptop containing details of the plot.

investigation that spanned at least three continents. Pakistani officials helped track the British suspects, and U.S. intelligence provided intercepts of the group's communications. "It was really a joint effort, the kind of cooperation you probably wouldn't have had before Sept. 11," says a U.S. official who is regularly briefed on terrorist threats.

On Thursday, after the suspects had been arrested, the FBI and DHS sent an internal memo to state and local law-enforcement agencies warning that peroxide-based explosives could be used in an attack. But the memo could offer only so much guidance. No one could tell airport searchers exactly what to look for. Even if they knew, they wouldn't have the tools to find it. So post-9/11 airport sup-



HAND LUGGAGE:
A passenger adapts at
London Heathrow
Airport on the first day
of the carry-on ban

Since 1969, explosives have killed about 2,000 people on planes. "Explosive devices are—and will remain—the primary threat to aviation indefinitely," says Steve Luckey, a former security director of the Air Line Pilots Association. "Bomb components are easy to get, easy to hide, and the payoff is huge."

Liquid explosives are particularly diabolical. Like plastic explosives, a small amount of them can release a massive amount of force. And they can be easily disguised to look harmless. In 2002 the FBI issued a warning that al-Qaeda members had discussed sneaking onto planes liquid explosives disguised as coffee. The bombers who struck London's transit system in July 2005 used a variant of a peroxide-based explosive, triacetone tri-

peroxide (TATP). "We didn't wake up and discover liquid explosives this week," says DHS Deputy Secretary Michael Jackson.

Then why does the system remain so vulnerable to that brand of attack? The explosives-detection machines in airports today are not able to sniff out liquid explosives in a sealed container. Airline-security experts interviewed by TIME were divided on the question of whether the technology even exists to effectively detect liquid explosives in airports. Private companies have been working on

various devices for years, but it's not clear if any are sufficiently accurate, cheap and fast. The fix is elusive because explosives can literally appear in any form—from computer paper to Jell-O, solid to gas—and they can be detonated by an endless mosaic of everyday devices. "Unless you are prepared to conduct intimate body searches or scans of every single passenger on every single flight, you cannot guarantee security from smuggled explosives. It's as simple as that," says Charles Shoebridge, a British security ana-

“We can’t just radically shift our strategy every time there’s an event.”

—DHS SECRETARY MICHAEL CHERTOFF



erty experts say it's still not nearly enough. "The Pentagon's budget is 10 times that of DHS," notes Clark Kent Erwin, a former inspector general for DHS.

But given the hard reality of limited resources, what is the rational thing to do next? "Some people say, Let's push all the money into something that happened last week," says Chertoff. "[But] we still have to think about all the other things that could happen." Shoulder-fired missiles, for example, could be just as dangerous to plane passengers as liquid explosives. Some politicians argue that we should develop Star Wars-style missile-defense technology to protect planes. But that would cost an estimated \$10 billion to build and billions more to maintain.

It's worth considering the probability of an attack, not just the possibility. Once terrorists decide to bomb an airline with liquid explosives, how likely is it that they will succeed? Some 2,000 bombs are planted every year on U.S. soil, and almost none are liquid explosives. That's because they are extremely volatile. Some explode if dropped a couple of feet. Friction can set off TATP. It would be difficult, if not impossible, to check such a bomb in a suitcase. Even if the components are carried on separately—the safest strategy to avoid detection and premature detonation—mixing the materials produces a foul stench that would probably attract attention, according to a U.S. airline explosives expert.

Every time the government scrambles to defend against the newest threat, it runs the risk of shortchanging more pressing ones. Investing in body-scanning machines or prohibiting carry-on luggage might provide a degree of security against liquid explosives, but such steps would do nothing about the fact that most of the cargo shipped on passenger planes goes entirely uninspected—for bombs or anything else. DHS relies instead on a program it calls Known Shipper, which leaves it up to air carriers and freight forwarders to screen regular cargo customers so they can load boxes onto planes with only spot inspections. The Government Accountability Office warned last October that the industry isn't adequately investigating shippers. But the Bush Administration and the airlines, which make about \$17 billion a year from cargo on passenger planes, have resisted introducing tougher rules.

The key, though, has less to do with the sheer number of searches than with trying to make sure we're conducting the right ones. Several security experts inter-

viewed by TIME said they hope the London plot encourages Americans to do more sophisticated profiling of suspects. The U.S. already profiles all passengers, using computer software. But the methodology is outdated. The system searches for people who pay with cash or book their flight less than 24 hours in advance. The country has a legal, moral and political aversion to officially sanctioned discrimination. But there are ways to profile other than skin color. Software could search passengers' previous travel itineraries or their nationality, for example.

While the U.S. tries to improve its fragmented intelligence capabilities, the second best defense might be vigilance. Most terrorists make mistakes, just as other criminals do. Mohammed told CIA interrogators that he had inadvertently packed a copy of the Bojinka plan with all the targeted flights and explosion times in his bag on the Philippine Airlines test run. Nobody noticed. Today someone might—just as a flight attendant noticed Richard Reid trying to light his shoe in a failed attempt to blow up a transatlantic plane. "We're lucky the people we're up against are so incompetent," says Larry Johnson, a former State Department counterterrorism official.

The trick is to find that narrow space between vigilance and paranoia. After the Bojinka plot was uncovered in 1995, aviation officials banned carry-on aerosols and most liquids and gels heavier than an ounce on U.S. planes leaving Manila. Eventually, the ban faded away. And people kept flying.

Regular people are often more comfortable assessing risk than officialdom expects. They may not be perfect at it, but they do it every day. Nancy Bort of Arlington, Va., landed at Washington's Dulles International Airport on the first flight from London Heathrow after the arrests. The plane arrived nearly two hours late, and the passengers emerged clutching plastic bags for their passports and not much else. But Bort was unfazed. "I still think I have a greater chance of being hurt in a car accident than getting killed by a terrorist," she said.

Last year car crashes claimed the lives of an estimated 40,000 people in America. Terrorists? Zero. —Reported by Jessica Carson and J.F.O. McAllister/London, Simon Elegant/Beijing, Leo Cendrowicz/Brussels, Bruce Crumley/Paris, Mimi Murphy/Rome and Brian Bennett, Timothy J. Burger, Sally B. Donnelly, Tracy Samantha Schmidt, Douglas Waller and Michael Weisskopf/Washington

lyst and former counterterrorism officer.

Still, some experts believe the U.S. should be doing more to defend against bombs in general. The White House's Homeland Security Advisory Council has a director for nuclear threats and one for biochemical threats but no one specifically tasked to handle explosives. As in other parts of DHS, some of the best minds in the explosives unit have left in frustration. "There has been a hemorrhaging of talent," says a former senior U.S. official.

DHS has spent \$732 million this year on aviation R&D for explosives-detection programs. Jackson said he did not have figures on hand for how much went to detecting liquid explosives in particular. Far more is spent on homeland security now compared with before 9/11, but many secu-

SUCH LOVELY LADS

Why do so many young British Muslims turn to violence against the land where they were raised?

By Michael Elliott

THE NEIGHBORS' TALES HAD A DEPRESSINGLY familiar ring. One arrested man was "as good as gold, a normal lad"; another was a "nice guy" who liked to play soccer in the local park; a third, said someone who lived nearby, was "a very caring boy" who, on learning that her dog had died, said, "If you need me, I'm there for you."

Sweet. But if British authorities are right, those three nice lads and others were involved in a plot to blow airliners traveling from Britain to the U.S. out of the sky. The British last week arrested 24 suspects, one of whom was later released. Most of them were from London, although six were arrested in High Wycombe, a market town between London and Oxford, and two in the city of Birmingham, in the British Midlands. A British official says the group had been monitored for more than a year and intended to use ostensibly innocuous liquids to construct bombs that would then be detonated in flight by disguised iPods and other devices. The British authorities believe that if the group had attempted to carry out the plot, it probably would have been successful.

The dimensions of the plot and similarities to other atrocities in the past two decades strongly suggest that the home-grown jihadists were not acting alone. "There is an al-Qaeda link," says the British official. A possible connection may



CULTURE CLASH Muslim residents encounter police in London's Walthamstow, home to at least nine

be Rashid Rauf, a Briton of Pakistani descent who left for Pakistan a few years ago, after the murder of his uncle. Rauf, whose brother Tayib was one of those arrested in Birmingham, was detained in Pakistan before the police raids in Britain. Rashid Rauf's arrest was one of the factors that precipitated the decision by the British authorities to roll up the network, on the assumption that news of his detention would soon leak to Britain. Pakistan's Interior Secretary Syed Kamal Shah told *TIME* that Rauf has ties to al-Qaeda. "He is the key man, a very important man," says Shah. Pakistani sources say more than 20 people have been arrested there in connection with the plane plot, some of them apparently connected to Lashkar-e-Jhangvi, a fanatic Islamic militant group that is thought to have been responsible for a suicide bombing at the U.S. consulate in Karachi in

2002 and the murder of U.S. journalist Daniel Pearl that year. A Pakistani official says Rauf—possibly with others—had been "visiting the same places and people" in Pakistan as two of the suicide bombers in last year's attacks on the London subway.

The path that radical British Muslims take between their suburban homes and Pakistan is by now as depressingly familiar as tales of those radicals' good nature. But it is of vital importance to understanding why Britain has become a key location for international terrorist activity. There are 745,000 people of Pakistani origin living in Britain, and no other nation in the developed world has to deal with the same flow of extremist information and ideologies that is transmitted into Britain, one way or another, from radicals based in Pakistan. "The big problem for the British," says a French official, "is not only the size of their



suspects arrested by British authorities last Thursday for involvement in the airline plot

mostly Pakistani Muslim population but also that those Muslims communicate better and more comfortably with people and places back in Pakistan than they do with many elements of British society."

Extremist ideas from Pakistan would not take root in Britain if the ground there was not fertile. Sadly, it is. Although the British Muslim community, 1.6 million strong, is not the largest in Europe, it plays host, says French terrorism analyst Roland Jacquard, to "arguably the largest number of radicalized young men." Polls bear out that conclusion. In a survey for Britain's Channel 4 this year, no less than 22% of Muslims agreed with the proposition that the subway bombings were justified because of "British support for the war on terror." Those under 24 were twice as likely to excuse the attacks as those over 45. A recent Pew study found that 15% of British

Muslims identify themselves with fundamentalists. And among those British Muslims surveyed, a remarkable 81%—a percentage higher than that for Muslims not just in France and Germany but also in Egypt and Jordan—said they thought of themselves as Muslims first and citizens of their native country second.

Why is Britain's Muslim community seemingly so susceptible to radical ideas? Some of the pat explanations of a few years ago have had to be discarded. The well-known radical mosques that were at the center of "Londonistan" in the 1990s have had their wings clipped; as the investigations into the subway bombings showed, most young radicals don't get their ideas from mosques at all. They gather in youth clubs, gyms, bookstores or simply in someone's back room. (In a poll released in September by the Federation of Student

Islamic Societies, only 2% of British Muslims said the mosque was their primary source of religious knowledge; 31% cited books, pamphlets, websites and videos.) Nor can it be easily argued that social deprivation or ethnic discrimination breeds radicalism; many of those arrested last week were from middle-class homes—the sort that send their children to university—in standard British multicultural neighborhoods, where Muslims, white Britons and more recent immigrants from Eastern Europe live together.

Plainly, for some devout Muslims, modern Britain—an almost crazily nondeferential, undisciplined, messy society—is an unappealing place. In the Channel 4 poll, 35% said they preferred to have Muslim neighbors, and 28% thought British society does not treat women with respect. Of those ages 18 to 24, 1 in 3 said they would like to live under Shari'a law. At the same time, a series of high-profile cases have soured relations between the police and some in the community. Many Muslims interviewed this week brought up, unprompted, Forest Gate, referring to a police raid on a house in that East London neighborhood that led in June to one Muslim's being shot in the shoulder, although nothing was found that led to terrorism-related charges. "I haven't trusted the police for a long time," said Zee, a law student coming out of a mosque in Walthamstow last Friday. "I didn't even trust them before the Forest Gate raid. Just because we're Muslims, we're being targeted."

And then there is the foreign policy of Tony Blair's government and its support for the Bush Administration in Afghanistan, Iraq and the Middle East. That too shows up in polls and interviews as an explanation for growing disaffection. "One minute the British government is not letting you take iPods on a plane in case you detonate a bomb," says Beena Faridi, of Britain's Islamic Human Rights Commission. "But at the same time they're letting America fly bombs to and from Prestwick Airport [in Scotland] so that the Israelis can collectively punish Lebanon for the kidnap of these two soldiers. It seems that the government has a double standard in its value of life, and that's just going to fuel the isolation of the Muslim community." Says Faridi: "Everything is building up." Britain hasn't yet figured out how to calm it down.

—Reported by Arun Baker/New Delhi, Theunis Bates/Walthamstow, Jessica Caran, Jumana Farouky and J.F.O. McAllister/London, Bruce Crumley/Paris, Ghulam Hasanain/Karachi and Adam Smith/Birmingham and High Wycombe

Peter Skerry

THE AMERICAN EXCEPTION

Why Muslims in the U.S. aren't as attracted to jihad as those in Europe

HOW CONCERNED SHOULD AMERICANS BE ABOUT HOME-grown terrorism in the U.S.? In the face of another plot by British Islamists, it's worth keeping in mind that America's Muslim community is strikingly different from those in Britain and the rest of Europe.

The first difference is in relative numbers. The most authoritative estimate of the number of Muslims in the U.S. is between 2 million and 3 million—less than 1% of the total population. In France, Muslims constitute about 8% to 9%; in the Netherlands, about 5.6%; in Germany, 3.6%; and in Britain, just under 3%.

More important, Muslims in Europe are concentrated in highly visible enclaves. In Brussels, for example, Muslim women and children beg on the streets and in the subways. And for blocks along the Avenue de Stalingrad, scores of cafés and stores are crowded with Muslim men—and no women. The only comparable sight in the U.S. might be in certain neighborhoods of Detroit and nearby Dearborn, Mich. But that would be the exception. American Muslims tend to be university-educated professionals living in the suburbs.

To be sure, many Islamist terrorists have come from well-off, integrated families. But the U.S. Muslim community is less likely to breed disaffection, because it is extremely diverse. In fact, it is probably the most diverse in the world, hailing from many parts of the globe, speaking numerous languages and practicing several different versions of Islam. This makes it less likely that any one group will dominate and more likely that each subgroup will adapt to its new surroundings.

The most vital difference between Muslims in America and their brethren in Europe is the U.S.'s enduring emphasis on religious liberty. Religion is accorded far more respect in the public realm in the U.S. than in Europe. Think about it. We are in the midst of a rancorous debate over immigration in which many Americans reject "hyphenated identities" like Mexican-American as a threat to national cohesion. Yet while evangeli-

cal Christian, Catholic and Jewish Americans may disagree vehemently among themselves, the religious basis of their identity is not seriously questioned by anyone. If Muslim Americans are not so readily accepted today, it is not because they are believers. In Europe, by contrast, Muslims are resented and marginalized precisely because their religion threatens strong secular values.

In practice, America's religious liberty means that here there are very few—and no seriously divisive—disputes over Muslim head scarves. Religious liberty in the U.S. is also evident in the 250 or so full-time Muslim schools operating in America—about double the number in Britain, which has roughly the same number of Muslims. And in France there are only a handful of

Muslim schools—at last count, three.

In the same vein, Muslim political advocacy groups are much more visible and influential in the U.S. than in Europe. Walk into the headquarters of the Islamic Society of North America on the outskirts of Indianapolis, Ind., for example, and you will see stacks of religious literature ready to be mailed. But you will also see stacks of thick guides to the IRS code. Setting up and running their own

religious institutions gives Muslims a stake in the society while teaching them valuable skills in self-government and democracy.

Of course, many Americans would not like some of what they would see or hear in these self-governing institutions—schoolroom maps of the Middle East with no representation of Israel, expressions of sympathy for groups like Hizballah and, in the wake of 9/11 and the Patriot Act, passionate complaints about being unfairly targeted by government officials. Such claims can get exaggerated. But the point is they are voiced in a way that draws Muslims into the mainstream rather than keeps them out. It is striking how often these grievances are linked with the civil rights struggles of other Americans, including African Americans, Jewish Americans and Japanese Americans during World War II. As Muslims often put it, "This is how America treats its minorities. But they overcame it, and so will we." In other words, Muslims never sound quite so American as when asserting their rights against government policies they consider unjust. ■



EVERYONE PLAYS Somali immigrants at a housing project in Portland, Maine

Skerry, a professor of political science at Boston College and senior fellow at the Brookings Institution, is completing a book about Muslims in America

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“BEHIND
THAT SMILE,
HE’S A VERY
TOUGH
PERSONALITY.
HE DOESN’T
COMPROMISE.”

The Chic Sheik

War with Israel made Hizballah's chief an Arab idol, but things are about to get a lot trickier

By SCOTT MACLEOD

BY THE STANDARDS OF ARAB STRONGMEN, HASSAN Nasrallah is a charmer. In televised appearances made from the undiscovered location where he shelters from Israeli bombs, the Hizballah leader appears more soothing than bellicose. There is none of Saddam Hussein's finger wagging or Yasser Arafat's eye-bulging lectures or Osama bin Laden's hectoring sneer. Instead, Nasrallah reads deliberately from notes, occasionally swallowing as if to catch his breath. Every so often, he looks into the camera and flashes a smile.

Nasrallah is having a good war. By surviving Israel's aerial onslaught and fighting its army to a standstill, Nasrallah, 46, has staked a claim to being the most popular leader in the Arab world. Nasrallah's fighters have kept up their daily rocket barrages against Israeli cities and towns, keeping his promise to inflict suffering on Israel in return for its bombardment of Lebanon. When Nasrallah went before the cameras on Hizballah-run al-Manar last week, he presented himself as the custodian of Muslim honor. Even his Arab critics are biting their tongues, mindful of the support Nasrallah commands among the masses. Says a senior Arab diplomat whose government earlier criticized Nasrallah for leading Lebanon into war: "Hizballah is becoming the leader that people are following."

And yet having held off Israel and boosted his group's global prestige, Nasrallah is now under more pressure than ever. He has signaled his grudging acceptance of the U.N. Security Council plan to deploy 15,000 Lebanese Army troops to southern Lebanon, but he has resisted demands that Hizballah lay down its arms—raising the prospect that government and multinational forces will be forced to disarm Hizballah themselves. If a cease-fire takes hold, many Lebanese may feel emboldened to lash out against Hizballah for its capturing of two Israeli soldiers on July 12, which prompted the Israeli military response that has killed some 1,000 Lebanese and left 1 million displaced. "After the guns fall


silent, the moment of truth will come," says Hilal Khashan, a political-science professor at the American University of Beirut. "People will hold Hizballah accountable for what happened."

Nasrallah won't shy from the fight. "The thing about Nasrallah," says a Lebanese politician who knows him well, "is that he believes in what he is doing and defends it convincingly." Says Hanna Anbar, a journalist who has covered Nasrallah for years: "Behind that smile, he's a very tough personality. He doesn't compromise." Part of his appeal on the Arab street is his refusal to accept Israel's right to exist and his enthusiastic support for Palestinian attacks, including suicide bombings, against Israelis. After he became

Hizballah's leader at age 32, he calculated that hit-and-run attacks would eventually force the vastly mightier Israel Defense Forces to quit Lebanon, which they had first occupied in 1978. Following Hizballah's merciless guerrilla campaign, Israel withdrew from Lebanon in 2000, making Nasrallah the first Arab commander in chief who could claim a victory over Israel. It came at a personal price: in 1997 his eldest son was killed by Israeli shellfire in southern Lebanon after Nasrallah encouraged him to go there and fight. "Martyrdom is the best way of passing to the eternal world," he said in remarks published by an Iranian newspaper two weeks ago. "I am sure that my son is in paradise with God Almighty."

In recent years, Nasrallah has consolidated Hizballah's ties to its powerful sponsors, Iran and Syria. The group receives as much as \$300 million a year from Tehran, and Nasrallah is a confidant of Syrian President Bashar Assad, whom he visited on a weekly basis prior to the war. Lebanese sources speaking to *TIME* give credence to Israeli reports that the Hizballah leader has spent part of the war holed up in the Iranian embassy in Beirut—which may have secret tunnels leading to Nasrallah's now destroyed headquarters. But within Lebanon, his coziness with foreign patrons is a liability. A senior Lebanese official tells *TIME* that as soon as the fighting stops, Lebanese political parties plan to confront Nasrallah with demands that Hizballah hand over its weapons and accept the primacy of the Lebanese government, as demanded by the Security Council.

So will he? Don't count on it. If Nasrallah surrenders, it would destroy his newfound aura as Islam's defiant redeemer. He may agree in principle to a cease-fire, but it's doubtful he will ever allow Hizballah to be totally defanged, since the group's arms enable Nasrallah to call the shots in Lebanon—and moving to disarm Hizballah by force could trigger a civil war. Some see a clue to Nasrallah's intentions in the Koranic verse inscribed on the Hizballah flag adorning his television broadcasts. **PREPARE FOR THEM WHATEVER FORCES YOU CAN MUSTER**, it reads. Nasrallah's war may be just getting started. —*With reporting by Christopher Allbritton and Andrew Lee Butters/Beirut, Nicholas Blanford/Tyre and Douglas Waller/Washington*



**Sometimes, there's
another side to depression.**

It could be bipolar disorder.

Like many people with depression, treatment may have made you feel better. But after you stopped feeling "down," maybe you started feeling way "up." You may not realize that these symptoms could be the manic side of bipolar disorder.

Depression is often the first symptom. There may be weeks, months, or even years between your high and low moods.

No one's to blame. Bipolar disorder is a chemical imbalance and millions are undiagnosed or diagnosed incorrectly.

You may need treatment for bipolar disorder, not for depression. Your doctor needs to know about all of your symptoms to make the correct diagnosis and to prescribe treatment to control your ups as well as your downs.





Flying off the handle

Irritable



Buying things you don't need

Answer these questions and talk to your doctor.

People with bipolar disorder can live full lives with appropriate treatment. You can, too. Only a health care professional can evaluate, diagnose, and prescribe appropriate treatment. But you can start by answering the questions* below, which are intended only to help you talk to your doctor. Regardless of your answers, be sure to share them with your doctor.

1. Has there ever been a period of time when you were not your usual self and...

YES NO

...you felt so good or so hyper that other people thought you were not your normal self, or you were so hyper that you got into trouble?

...you were so irritable that you shouted at people or started fights or arguments?

...you felt much more self-confident than usual?

...you got much less sleep than usual and found you didn't really miss it?

...you were much more talkative and/or spoke much faster than usual?

...thoughts raced through your head and/or you couldn't slow your mind down?

...you were so easily distracted by things around you that you had trouble concentrating or staying on track?

...you had much more energy than usual?

...you were much more active and/or did many more things than usual?

...you were much more social or outgoing than usual—for example, you telephoned friends in the middle of the night?

...you were much more interested in sex than usual?

...you did things that were unusual for you or that other people might have thought were excessive, foolish, or risky?

...spending money got you or your family into trouble?

2. If you checked "YES" to more than one of the above, have you experienced several of these during the same period of time?

3. How much of a problem did any of these situations cause you (like being unable to work; having family, money, or legal problems; and/or getting into serious arguments or fights)?

No problem ☐

Moderate problem ☐

Minor problem ☐

Serious problem ☐

Detach here

*Reprinted with permission from Robert M.A. Hirschfeld, MD

Answer the questions on the right. Use them to your doctor and provider and discuss your symptoms. Make a note when these words call to you.

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WHO NEEDS HARVARD?

Competition for the Ivies is as fierce as ever, but kids who look beyond the famous schools may be the smartest applicants of all

BY NANCY GIBBS AND NATHAN THORNBURG II

IT'S THE SUMMER BEFORE YOUR SENIOR year, and you're sweating. The college brochures are spread across the table, along with itineraries, SAT review books, downloaded copies of Web pages that let you chart the grades and scores of every kid from your high school who applied to a given college in the past five years and whether they got in or not. You're hunting for a school where the principal oboe player is graduating, or the soccer goalie, so it might be in the market for someone with your particular skills. You can be fifth-generation Princeton or the first in your family to apply to college; it's still the most important decision you've ever made, and the most confounding.

You're a parent watching your child, so proud, and so worried. Your neighbors' son was a nationally ranked swimmer, straight As, great boards, nice kid. Got rejected at his top three choices, wait-listed at two more. Who gets into Yale these days anyway? Maybe they should have sent him to Mali for the summer to dig wells, fight malaria, give him something to write about in his essay.

You're the college counselor at a public school in a hothouse ZIP code, and you wish you could grab the students, grab the parents by the shoulders and shake them. Twenty thousand dollars for a college consultant? They're paying for help getting into a school where the

PHOTO BY MICHAEL LEWIS



DAVIDSON

REJECTING THE IVIES

James Sanchez, 21

Sanchez turned down Harvard in favor of small Davidson College in North Carolina, lured by the promise of working with actual professors instead of the graduate students who often teach at many name universities. Now a senior applying to medical school, he has a wealth of laboratory experience and no regrets.



LEARNING WITH LESS DEBT

Mostafa Ibrahim, 17
Ibrahim got accepted by Yale, Columbia and a gaggle of other top schools. Yale offered serious aid, but none could match the University of Cincinnati's bid to cover his tuition and pay his books, board and room too. In the end, he struck a deal with his parents: he will stay close to their Cincinnati home by accepting the free ride, and they will take out loans to help pay if he ends up going to medical school.



SAFEGUARDING HER SANITY

Emma Rabson, 17

A hard worker at school, Rabson is doing her best to maintain a sense of perspective in the college search. Unlike many of her peers, she isn't spending all summer cramming for the SATs. And when she goes on campus visits, the self-described foodie makes the cafeteria her first stop. Middlebury, says Rabson, has a great split-peak salad made from local ingredients. She will be applying to the Vermont school in the fall.

kid probably doesn't belong. Do they really think there are only 10 great colleges in the country? There are scores of them, hundreds even, honors colleges embedded inside public universities that offer an Ivy education at state-school prices; small liberal-arts colleges that exalt the undergraduate experience in a way that the big schools can't rival. And if they hope to go on to grad school? Getting good grades at a small school looks better than floundering at a famous one. Think they need to be able to tap into the old-boy network to get a job? Chances are, the kid is going to be doing a job that doesn't even exist now, so connections won't do much good. The rules have changed. The world has changed. You have a sign over your office door: COLLEGE IS A MATCH TO BE MADE, NOT A PRIZE TO BE WON.

"In my generation," says Bill Fitzsimmons, the dean of admissions at Harvard, "America wasted a lot of talent."

Applying to college was less brutal mainly because "three-quarters of the population was excluded from these types of schools." Now 62% more students are going to college than did in the '60s, when Fitzsimmons was a Harvard undergrad, and while many of them head off to state universities and community colleges, the top schools are determined to tear down barriers to entry for the brightest of them. Admissions officers from Harvard, Yale and Stanford weave their outreach tours through low-income ZIP codes and remote rural areas, starting new summer academies for promising candidates and waiving their tuition if they do make it in. Harvard's class of 2009 included 22% more students from families who earned under \$60,000 than the class of 2008. Like many other colleges, Harvard also gives some preferences to well-connected applicants like legacies (the children of alumni), but Fitzsimmons says his school

is making a statement with its broader outreach. "The word has gone out that if you are talented, the sky is the limit," Fitzsimmons says. "If we don't take advantage of that energy, America will languish."

The math is simple: when so many more kids are applying, a smaller percentage get in, which yields the annual headlines about COLLEGE ADMISSIONS INSANITY. Princeton turned down 4 of every 5 of the valedictorians who applied last year, and Dartmouth could have filled its freshman class with students with a perfect score in at least one SAT subject and had some to spare. But in the meantime, partly as a result, partly in response to all kinds of social and economic trends, the rest of the college universe has shifted as well. The parents may be the last ones to come around—but talk to high school teachers and guidance counselors and especially to the students themselves, and you can glimpse a new spirit, almost a lib-

PHOTO LEFT: ANTHONY MARRAS FOR TIME; PHOTO RIGHT: ADAM SHOWN FOR TIME; PHOTO BOTTOM: JONATHAN STANLEY FOR TIME



UNIVERSITY OF
GEORGIA

A TRAVELER'S CHOICE

Chloe Thompson, 22

Thompson was offered a slew of scholarships, but the Atlanta native, who had never left the country, chose the University of Georgia's Franklinton Fellows program, which offers free tuition as well as subsidized spring break and summer travel. In four years, UGA paid for her to work and travel in 10 countries, including a job in a nursing home in Costa Rica and orphanages in Guatemala and Peru. Majoring in international business, Thompson also made time to visit Vietnam, China, Egypt and more.

eration, when it comes to thinking about college. "Sometimes I see it with families with their second or third child, and they've learned their lesson with the first," observes Jim Conroy, a college counselor at New Trier High School in Winnetka, Ill. Their message: while you may not be able to get into Harvard, it also does not matter anymore. Just ask the kids who have chosen to follow a different road.

Small Is Beautiful

The apostle of the alternative way is a white-haired, bespectacled former education editor of the New York Times named Loren Pope, whose book *Colleges That Change*

Lives is the best-selling admissions guide, ahead of *A Is for Admission: The Insider's Guide to Getting Into the Ivy League* and

Other Top Colleges. He lays out all the ways in which the past 30 years have smiled on smaller schools. With rising prosperity, their endowments have grown. The number of Ph.D.s doubled from 1968 to 1998, meaning a deeper pool of professors to choose from. And in some ways the small schools gained an advantage over their prestigious rivals: after Sputnik, many colleges became research universities, "and smaller has been better for undergraduate education ever since," Pope says. "At big research universities, professors spend more time researching than teaching."

In a kind of virtuous circle, the "second tier" schools got better as applications rose and they could become choosier in assembling a class—which in turn raised the quality of the whole experience on campus and made the school more attractive to both topflight professors and the next wave of applicants. "Just because you haven't heard of a college doesn't mean it's no good," ar-

gues Marilee Jones, the admissions dean at the Massachusetts Institute of Technology and an outspoken advocate of the idea that parents need to lighten up. "Just as you've changed and grown since college, colleges are changing and growing."

Once students start *Looking Beyond the Ivy League*—the title of another Pope book—they see for themselves the advantages that can come with an open mind. They find a school that lets students work with NASA on deep-space experiments, or maintains a year-round ski cabin or funds a full year of traveling in the developing world. Schools once derided as "safeties" stand taller now, as they make the case that excellence is not always a function of exclusivity. Some kids end up getting into Harvard and then turning it down because of the \$30,000 tuition or the lecture-hall

Submit questions for M.I.T. admissions dean Marilee Jones at time.com/jones

class sizes or because in the course of the hunt they conclude that they would fit better elsewhere. And in making their choice, they get to make their own statement about what is important in an education, and even teach their parents some lessons.

Investing in the Future



iven the changes in the economy as well as the academy in the past 20 years, advocates for smaller schools argue that they give students a sharper competitive edge.

"What parents are concerned about is providing the best security for their child," says Gay Pepper, head of college guidance at Greens Farms Academy, a private school in Westport, Conn. "Some see going to a brand-name college as providing that security. We have to shift that thinking. A college that is right for the student is the best form of investment."

There's growing evidence to support that claim. The *Quarterly Journal of Economics* published a study in 2002 showing that students who were accepted at top schools but for various reasons went to less selective ones were earning just as much 20 years later as their peers from more highly selective colleges. Much of the old-boy networking value has dimin-

ished in an increasingly performance-based economy: Only seven CEOs from the current top 50 FORTUNE 500 companies were Ivy League undergraduates. In an economy in which people typically change jobs seven or eight times and new fields open up all the time, Pope notes, "connections won't do a whole hell of a lot of good. It's your own specific gravity, not the name of the school, that matters."

For students aspiring to go to graduate school, the more personalized education offered at small schools can often provide the best preparation. Pomona College sent a higher percentage of its students to Harvard Law in 2005 than Brown or Duke. The academic might of these less fabled colleges was never a secret, but it's becoming more appreciated than ever before. "Most of the good, small schools were church related to begin with, and it was bad form to beat your chest and brag," Pope says.

James Sanchez, 21, from the dusty high-desert town of Española, N.M., is a senior at Davidson College in North Carolina and an aspiring neuroscientist. He figured that at a bigger school he would have been lucky to spend his lab time washing beakers for the star scientists. At Davidson, where there are no grad students, Sanchez's senior thesis is an integral part of a larger three-year study of memory and learning in rats that

may offer new insights into Alzheimer's. His professor anticipates that the research will be published in a top-shelf neuroscience journal, and says that Sanchez will be listed as a co-author. That's a rare honor for an undergraduate, and Sanchez thinks it has given him a boost in his applications to medical school.

Students see a strategy: choose intimacy and attention now, and reach for the world-class research university for grad school. Ashley Rufus, 19, gave up a coveted spot on Harvard's waiting list in favor of Truman State University in rural Kirksville, Mo.: "It started out as a financial issue," says Rufus, who got a full ride to Truman. She loved Harvard when she visited, but she hated the idea of eight years of debt if she were to go on to medical school. Truman was closer to home, had a student-faculty ratio of 15:1, and its graduates have a "very impressive" rate of acceptance to medical schools. Carla Valenzuela, 18, who graduated in the spring from Martin Luther King Academic Magnet school in Nashville, Tenn., applied to 13 schools—and wound up picking her last choice. She turned down Amherst, Wellesley and Dartmouth in favor of the University of Maryland, Baltimore County. Part of the draw was being near a big city; part was the offer of a Meyerhoff scholarship, a prestigious, four-year grant for talented high school students studying science and relat-

PAYING FOR COLLEGE

Free Tuition for Smart Kids

A visit to Harvard's campus, with its severe stone buildings and hushed lecture halls, can be an intimidating introduction to the oldest university in the U.S. But for many prospective applicants, it's not the gargoyles or the geniuses that scare them away from applying to Harvard; it's the bill.

Next fall, Harvard will charge \$30,275 a year to impart its brand of *veritas* and *gravitas* to students. Room and board are extra. And many of Harvard's Ivy brethren charge similar amounts.

The top schools insist they are open to all. At Harvard, families that earn

less than \$40,000 a year don't have to contribute a penny to their kids' education; Yale and Stanford do the same for families making \$45,000 or less. But for middle- and upper-middle-class families, the sticker shock at an elite university can be overwhelming. And the recent interest-rate hike of almost 2% on government-backed loans only increases the distress.

Fortunately for those families, a growing number of public colleges and less elite private schools are waiting for them with a bushel of new scholarships that used to be based on need but now are

based on merit. The schools are simply following the times: these days even public colleges are obsessed with improving their rankings, which can be done in part by attracting high-scoring students with offers of an all-expenses-paid education. Although need-based grants still make up the overwhelming majority of all scholarships, the giving has been tilting slowly but surely toward the best and the brightest. A decade ago, 90% of state-college grants were need-based. Today it's barely 75%.

What's wrong with giving a bright kid a free ride? Well, consider what happens to the students who used to get those grants. Maybe they weren't the best students, but they still belonged in college. Now they may not be able to afford it, says Sandy Baum, an analyst with the College Board.

"We need to have a national discussion of our priorities," she says. "Why do our state schools throw money at the highest-scoring students? What happens to the other kids?"

There is a possibility, however, that the shifting financial-aid priorities could result in a kind of virtuous mixing of the college gene pool. High-achieving kids are going to lesser-known schools and public institutions in greater numbers, drawn by the generous offers. They will inevitably bring higher academic standards with them. And lower-income communities are finding that their gifted kids can gain entry to the most expensive schools, perhaps helping pry open the austere gates of Harvard Yard a little wider in the process.

—By Nathan Thornburgh

ed fields. All 52 Meyerhoff scholars from the class of 2005 went on to graduate schools, 45 of them to M.D., Ph.D. or M.D.-Ph.D. combination programs.

"If I wanted to work right after college, I would have gone to a more 'name school' like Dartmouth," Valenzuela says. But she hopes to become a doctor, so she did some research. "I definitely looked at the medical-acceptance rates of each college and how strong their pre-med programs were, and that helped knock out a lot of colleges." Students with clear professional goals will pay more attention to the reputation of a single department than the whole university. Among the artistically inclined, the Rhode Island School of Design has always been pre-eminent, but schools like the Savannah College of Art and Design, Emerson College and Northeastern University are now attracting kids specifically for their arts curriculums. Gabriel Slavitt, 17, who this spring graduated from Crossroads

School in Santa Monica, Calif., says his stepsister "basically flipped out" when she heard he was turning down Brown University in favor of Washington University in St. Louis, Mo. He admits that he applied to Brown for the name, but he concluded that its arts program was not as strong. "For what I want to study, it doesn't mean anything to me to be around students that are going to help me get a job later in life, business students and the like."

Make Me a Match



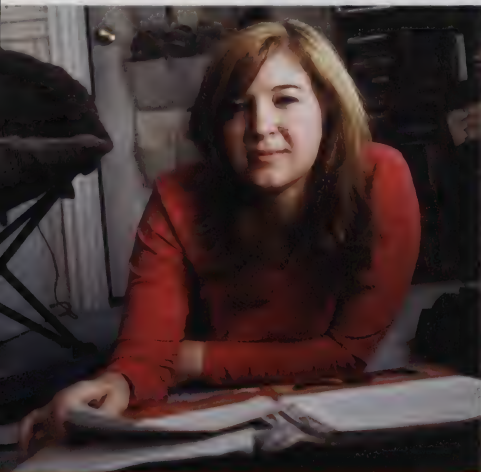
to see what a more ecumenical approach to college hunting looks like, you have only to drop in on Pope's Colleges That Change Lives tour, a kind of low-key Lollapalooza for freethinking colleges that are looking for liberated students. Last year more

than 600 people attended each of the sessions in Chicago, Houston, San Francisco and Washington. In a crowded Manhattan hotel ballroom, Maria Furtado, director of admissions at Clark University in Worcester, Mass., grabs the wireless microphone in front of a crowd of more than 500 parents, students and college counselors and happily shatters conventional wisdom. "Every spring and every fall, this is what you will see and hear in the media: 'No one gets in anywhere,'" she says. "Gloom and doom. Well, we're here to tell you that people get in everywhere!" She polls the crowd: What percentage of kids do you think get into their first-choice school? One guess is 5%; another is 20%. Furtado beams and announces slowly, so as not to let the Good Word slip out too carelessly: "79.8% of first-year students are at their first-choice school."

Other studies say the number is closer to 70%. But whatever the exact figure, if you want to be one of them, Furtado says, "you have to be brave and bold and explore a school you haven't heard of before." That shouldn't be hard for this crowd. As a group, the kids are unorthodox, outspoken late bloomers. "They're very bright, but they didn't discover it until they were juniors or seniors in high school," says Goucher College president Sanford Ungar, who makes the point that those who find their way to a place like Goucher can be more creative than their highly polished peers. "They haven't been flattened by steamrollers in high school," he says. "They haven't been so bruised in the application process that they are incapable of creative thought. Many kids have been so overgroomed by their parents and others."

Elizabeth Pantone, 17, listens closely as admissions officers make their pitch. She's an aspiring writer in an intense Westchester, N.Y., school, who is both pushing against the culture and admitting that she's working harder now in hopes of aiming higher. Her dad, meanwhile, has been trying to meet her halfway, since no matter what she does she's not likely to make it to the schools he originally had in mind. "It's been quite an education for me," he says. "I was thinking name brand in the beginning, but now I really believe in this match idea."

This can be a slow process, educating parents. "After Colleges That Change Lives came out, I got letters from all around the country from mamas saying 'You saved us,'" Pope says. "Well, more mamas need saving." At Brookline High School in Brook-



SAVING FOR MEDICAL SCHOOL

Ashley Rhodes, 19

Truman State University in Kansas, Kansas, Mo., made the inspiring doctor an offer she couldn't refuse. Get a private

undergraduate education with us, and we'll pick up the tab. So Rhodes turned down a seat at Harvard's waiting list. Now she loves her small school and its even smaller price tag.

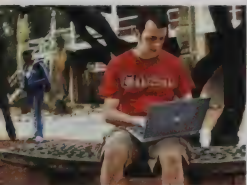


Your Guide to Finding The College That Fits

It may be harder than ever to get into the Ivy League, but fortunately it's easier than ever to find outstanding alternatives. Counselors say if you look hard enough, you're bound to find a school that you love—and, more important, that loves you back. Here are eight strategies kids (and parents) are using to find happiness beyond the ranks of the traditional elite schools. —By Nathan Thornburgh

Take the Honors Route

Big state schools trying to attract top students are increasingly establishing honors colleges. These schools within schools often feel like cloistered liberal-arts colleges but still have access to the superior resources of a large research university. The University of Arizona Honors College offers its students special dorms, advisers and courses. Another upside is that while you're getting a more personalized education, you still have the chance to watch your school win a football game every once in a while.



The University of Arizona in Tucson

line, Mass., headmaster Bob Weintraub estimates that fully 1 in 3 of his students' parents went to Harvard. That means one of his many jobs is defusing the tension they promote. On their own, students set up a wall by the counseling office where they post their rejection letters. They call it the Wall of Shame, but it's a great way for them to realize they're not alone in having their Ivy dreams dashed. "It's a community of the rejected," jokes Weintraub.

At freshman orientation, Weintraub includes a plea for parents to check their college anxieties at the door. "Their kids are just transitioning into high school," he says. "They're going to be exposed to drugs, sex,

Rethink How You Learn

Just as not all students learn alike, not all colleges serve the standard fare of a core curriculum and electives. At St. John's College, which has campuses in Annapolis, Md., and Santa Fe, N.M., students study nothing but the great books, retracing the grand arc of Western thought and literature from Plato and Plutarch in freshman year to Marx and Melville in senior year. Graduates from Alverno, a Roman Catholic college for women in Milwaukee, Wis., earn academic credits and acquire proficiency in the school's "eight abilities," which range from being a good communicator to solving problems well to having an appreciation of art.

Go Global

Nothing helps students understand globalization more than living it. And fortunately, foreign universities are increasing their quality and their outreach to American students. McGill in Montreal has long been a popular destination to the north, and the University of Hong Kong is growing in popularity, with 252 American applicants last year. After Prince William of Britain matriculated in 2001, the University of

lots of changes. Can we just deal with the developmental issues first?" By the time they enter the college hunt, many kids have been conditioned to treat the process more as a race than a romance, a test of who comes in first, not what will make them happy. "You ask students what they want," says Rachel Petrella, a counselor at California's La Jolla Country Day School, "and they say, 'What do you mean, what do I want? What do I get? I've been working for four years without daylight. I'm supposed to go to the most selective school I've earned, right?'"

Actually, no. And thus begins their higher education about higher education. "The more sophisticated kids who



St. Andrews in Scotland saw a boost in its international applications, and at the University of Edinburgh, American enrollment has almost tripled since 2002. The most dubious perk of going to college in Britain: free enrollment in the national dental-care system.

Carve Your Own Niche

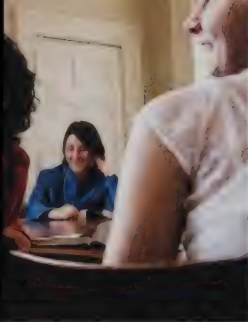
Some high schoolers are already so sure of their future careers that a meandering liberal-arts education seems a waste of time compared with the chance to specialize early. The Savannah College of Art and Design has gained a national reputation by offering demanding degrees in subjects like fibers and interior design.

Students at the Culinary Institute of America can major in such fields as baking and pastry-arts management. The school has two campuses: one in Hyde Park, N.Y., and the other in St. Helena, Calif., the heart of Napa Valley. Alas, there are no wine pairings with the dorm food.



COOKS & BOOKS: Culinary Institute of America's mix

take on the search as a research project, they are getting past the prestige," says Petrella. Students see that schools like Vassar, Lehigh, Colgate and Dickinson really care about the quality of undergraduate life, she says. Since many counselors will advise the more anxious students to apply to at least nine schools (three stretches, three matches and three safeties), students run spreadsheets rating various criteria on a scale of 1 to 10, from the food to the student-teacher ratio to rates of acceptance into grad school. And then there are the unquantifiable assets. At Davidson, townspeople and professors bake cakes for the winners of the



CLASSIC EDUCATION: At St. John's, students spend four years studying the great books

pre-law students: more than half of all Hampshire students go on to grad school, even without GPAs.

■ Keep the Faith

America's campuses are not quite so godless as some believers might think. There are scores of colleges that mix liberal arts and religious values to attract competitive students. Taylor College in Upland, Ind., offers the same courses as secular schools, but students can still minor in youth ministry or biblical languages. Wheaton College in Wheaton, Ill., is known as the evangelical Harvard for its twin traditions of quality academics and deep faith. Not that contemporary values haven't been encroaching. In 2003 Wheaton lifted its 143-year-old ban on dancing.



■ Lean Toward Green

For die-hard stewards of the earth, there are a handful of institutions that style themselves solely as environmental liberal-arts colleges. Prescott College in Prescott, Ariz., tells prospective students that they will have a chance to do much of their learning in the 1.4 million acres of surrounding national forest. Northland College in Ashland, Wis., encourages hands-on environmentalism. The college's president got into the act herself this summer, spending a month as the sole caretaker and guide at an island lighthouse on Lake Superior.

■ Find a Microcollege

Tiny schools with a few hundred students or less may be daunting to some; if your idea of college is lots of keggers and skeezy nights you can't tell your parents about, you may want a bit more anonymity. But for those looking for four years of close-knit community, wee colleges come in many flavors. The Thomas More College of Liberal Arts (68 students) in Merrimack, N.H., offers a rigorous Catholic education. The College of the Atlantic (278 students) in Bar Harbor, Maine, has an additional intimacy built into its curriculum, because all students share the same crunchy major, human ecology.

■ Give Grades an F

In your adult life, it's likely that nobody, not even your boss, will ever care what grades you got in college. Some schools don't much care either and have taken grades out of the equation. Hampshire College in Amherst, Mass., opts instead for detailed written evaluations of student projects. Sarah Lawrence College in Bronxville, N.Y., says not distracting students with letter grades is key to making sure they're motivated only by a love of learning. Don't worry, pre-med and

freshman cake race and students boast that scattered around the campus are dollar bills held down by rocks, tangible evidence of an honor code so entrenched that if a dollar falls on campus soil, it stays there until the owner claims it. Kenyon in Ohio includes a paragraph in its acceptance letter that is entirely personal to the particular student: good job on the essay, nice season in basketball. The big schools can't do that—and it's making a difference," says Sharon Mellow Cuseo, dean at Los Angeles' Harvard-Westlake Academy. "I think of my students as cynical consumers of college propaganda, but they love that personal touch. They come in

and say, 'Jeez, look at this note they wrote me. It's good to be wanted.'" She can map the change in priorities based on the school's spring 2006 college tour. Five years ago, they just did the northeast. This year the group, after visiting a campus or two in New York, split into two parts. The first went south to University of Richmond, Davidson, William and Mary, and George Washington. "People are starting to understand that a lot of the Southern schools in general are great," she says. The second broke north into Canada to visit McGill University in Montreal and the University of Toronto. Cuseo calls Canada "the new frontier."

10 TIPS YOU NEED TO KNOW

- 1** Hold your horses. There's no need to start the search until the summer before junior year
- 2** Get organized: the best applicants treat the process as a research project, with clear goals and deadlines and lots of note taking
- 3** If possible, pay a visit: no amount of Web surfing can replace a real tour of a campus
- 4** Study the price: with scholarships and financial aid, the college that causes the worst sticker shock may still offer a better deal
- 5** Contact the coaches: even if you're not a star in your chosen sport, a coach who thinks you could be a walk-on could lobby for you
- 6** Know the tests: SATs and ACTs have their own logic. Practice!
- 7** Be first in line: if you can, apply for early action or early decision
- 8** Don't overapply: stay sane and sane with five to eight schools
- 9** Click Send: online apps are ultraconvenient. But follow up by phone to be sure it went through
- 10** Trust the system: admissions are generally fair. Success comes through diligence, not tricks or high-priced consultants

Who Needs Consultants?



How do the private consultants fit into all this? As many as 1 in 5 applicants to private four-year colleges get some kind of independent coaching, which can range in price from \$469 for Kaplan's three-hour consultation by webcam to \$36,000 for four years of hand holding offered by superconsultant Michele Hernandez. Although consultants are easy to caricature for sanding down and varnishing a nice, raw kid, admissions officers insist that

they can see past the polishing to the real human being beneath. How useful counselors are may depend as much on the attitude of the client as the approach of the counselor. "Some of them are very helpful and are helping students learn how to tell us about themselves," says Lee Stetson, dean of admissions at the University of Pennsylvania, in a rare defense of the breed. "I don't think it's fair to say they're all negative."

For better or worse, working with a consultant forces students to decide who they are as they shape their self-portraits and what sacrifices they are willing to make in the course of their college search. Emma Robson, 17, a junior in Westport, Conn., found herself wrestling with a consultant who tried to spike her favorite activity of the entire year, her seven weeks at a summer camp on Moose Pond in Maine, where she and a bunch of girls she has known since she was 10 sing campfire songs and canoe and make lanyards. Many of her classmates will be spending their summers racking up achievements, while Robson will be collecting and recollecting, in a very old-fashioned way, memories. "Camp is very dear to me," she says, and she's prepared to give up what-

ever edge a more intense summer might give her. "It's a time I get to recharge from a pretty stressful school year. If I spent the summer taking extra classes, I would just be worn down by the time school starts."

If parents see college admission as the culmination of years of investment—the homework showdowns and soccer shuttles—it's not hard to find kids like Robson who see it as their deliverance. "I don't really want to continue all this hypercompetitiveness," says Greg Smith, 18, a senior in Charlotte, N.C., who cringes as he notes how, when history projects were announced at his high school, there was a literal footrace to the library to be the first to get the key books. He won a Morehead scholarship to the University of North Carolina, Chapel Hill, a full ride offered to the very top students. It was not only the money but also the feel of the place that drew him. "The Ivy Leagues just seemed like a very intense four years where I'd get more of the same that I've been through here," he says. "There's such a seek-and-destroy mentality." Others seek out schools like Sarah Lawrence, which has no required courses and few exams but rather research papers and essays. Or

Hampshire, where students focus on projects instead of courses and receive detailed evaluations rather than grades.

College students this spring watched the flameout of Kaavya Viswanathan, the prepackaged Harvard prodigy who published a best seller at 19 and had been exposed as a plagiarist by 20. That's not the way things are supposed to unfold. College is supposed to be about the Best Four Years of Your Life, "the love of learning, the sequestered nooks, and all the sweet serenity of books," not to mention pizza and football and long, caffeinated nights of debate and confusion and discovery. All that families have to do to succeed, say veterans of the admissions wars, is let go of some old assumptions and allow themselves to be pleasantly surprised by how much has changed on campuses across the country in the past generation. That ability in the end may be the admissions test that matters most. —With reporting by Anne Berryman/Athens, Jeremy Caplan and Nadia Mustafa/New York, Theo Emery/Nashville, Laron Kornreich and Jeanne McDowell/Los Angeles, Michael Lindenberger/Louisville, Constance E. Richards/Asheville and Leslie Whitaker/Chicago

FIRST PERSON

The Ivy League's X Factor

By WALTER KIRN

I went to Princeton. There: my résumé. Usually I slip it in more casually. I wait for an opening, a cue, a question. I rarely wait very long. Though, as every Ivy League graduate discovers, the greatest benefit of that education is social, not intellectual. I went to Princeton. That statement opens a lot of doors. But should it?

The first time I asked myself that question was in the fall of 1980, a month or so after arriving on a campus that struck me as a version of heaven on earth. The buildings cast elaborate, Gothic shadows that I had never seen in the Midwest, where I had attended public high school and dreamed of someday going east to glory. My fellow classmates wore natty outfits that put my dull provincial threads to shame. They also spoke more impressively than I did, dropping the names of ancient Greek philosophers and contemporary French deconstructionists. What was a deconstructionist, exactly? I wasn't sure. But I was dying to learn.

I learned instead—and in only a few weeks—that Princeton wasn't heavenly at all but a flawed, all-too-human institution whose reputation seemed exaggerated compared with the quality of the education it

offered. Because I had transferred there from a smaller school—Macalester College in St. Paul, Minn.—I had a basis for comparison. Although Princeton had far more money and mystique, its reading lists were composed of the same books, and its students were filled with the same questions. But the students carried those books with more aplomb, and they asked their questions with more confidence.

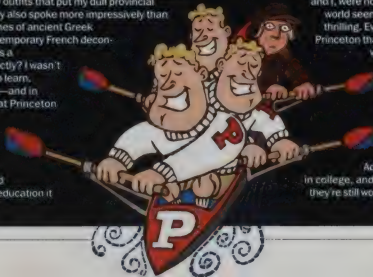
That was the Ivy League's X factor. It bred confidence. I remember taking an exam once next to the heir to a legendary fortune who kept peeking at my test sheet. I knew a few things that he didn't, it turned out. Me, the striving, uncertain country boy who had aced the SATs as though by accident, only to end up surrounded by aristocrats who stole my answers when they felt stumped.

Later, many years after I graduated, as I watched my former classmates climb to the top of enormous corporations, publish prizewinning books and dream up hit TV shows, I felt I was rising with them. I knew deep down, of course, that they, and I, were no better than anyone else, but the world seemed to think we were, and that was thrilling. Even though we learned nothing at Princeton that we couldn't have learned else-

where, the place gave us a calling card whose impact and power were undeniable. I assume it has opened doors for me, but none of the gatekeepers have said as much.

I went to Princeton. A winning ticket in the social lottery. And although I might not have deserved it, I cashed it anyway.

Advancement is partly a game, I learned in college, and while games are not always fair, they're still worth playing. So say the victors, anyway.



How VIPs Get In



ROWING NUMBERS OF KIDS MAY BE DISCOVERING that they no longer need Harvard, but according to *Wall Street Journal* reporter Daniel Golden, the Ivies still feel a need for certain kinds of kids. Golden won a Pulitzer Prize in 2004 for his articles on the admissions advantage elite schools give to the children of alumni (known as legacies) and to the sons and daughters of big donors and celebrities. His book on that practice, *The Price of Admission: How America's Ruling Class Buys Its Way into Elite Colleges—and Who Gets Left Outside the Gates*, will be published in September. He spoke with TIME's Nathan Thornburgh about the myth of college meritocracy.

HOW MUCH EASIER IS IT TO GET INTO A TOP SCHOOL IF YOU HAVE THESE SPECIAL PREFERENCES? If the parent pledges enough money or is a big enough celebrity or powerful enough alumnus, the break can amount to 300 SAT points out of 1600, which is as much or more than a typical affirmative-action preference would be. About a third of the kids at the typical elite university would probably not be there if not for those preferences.

WHAT'S SO WRONG WITH A PRIVATE SCHOOL'S GIVING THE KIDS OF ALUMNI A LEG UP? You have to remember that college admissions is a zero-sum game. For every kid who's admitted, there's another kid who doesn't get the space. There's a cost there. It hurts the quality of intellectual discussion in the classroom, the vitality of the university. These universities are nonprofits whose mission should be to identify the best and brightest students. Their mission shouldn't be to perpetuate aristocracy in America.

THE TOP SCHOOLS INSIST THAT THEY ARE EXPANDING THEIR OUTREACH. ARE THEY

ADDRESSING THE PROBLEM? Colleges do a lot of marketing to ensure that they bring in a huge number of applications, only to turn down most of them to make room for rich kids. It's true that many top colleges have announced expanded financial-aid opportunities for low-income kids. But none of these elite private colleges have announced any diminution of the preferences they have for wealthy kids or legacies, and they're not willing to give up their preferences for athletes in elite sports like squash, sailing, polo and crew. The losers here are the middle-class kids. All they bring is brilliance, hard work and achievement. Apparently that's not enough.

WHO HAS BEEN USING THIS IVY-LEAGUE BACK DOOR? Lots of people. Take the example of Harrison Frist, the oldest son of [Senate majority leader] Bill Frist. His father is a Princeton alumnus and a very powerful politician. The family has given \$25 million for Princeton's Frist Campus Center. Harrison wasn't in the Cum Laude Society, which is the top 20% of students at his prep school, St. Albans, but my research



THE LEGACY: Young George W. Bush with his father in 1946. Since 1841, five generations of Bushes have gone to Yale

indicated that Princeton considered Harrison a very high priority for admission. [A Princeton spokesman says Frist was accepted on his own merit.]

HOW DID HE DO WHEN HE GOT TO PRINCETON? He joined an eating club that is kind of notorious for rambunctiousness and was eventually arrested for drunk driving. He graduated this year but without academic honors. Now Harrison's youngest brother was just admitted to Princeton. He's entering in the fall. And he wasn't in the Cum Laude Society at St. Albans either. [The Frist family declined to comment.]

AND YET BILL FRIST OPPOSES AFFIRMATIVE ACTION. I think

it suggests that he's glad to take advantage of one type of affirmative action for his own family while opposing it for people of a different race or of lesser means.

YOU WENT TO HARVARD AS AN UNDERGRAD. WERE YOU A LEGACY? No. My dad went to City College of New York, and my mom went to Skidmore. In fact, my parents were both immigrants, exemplars of the kind of meritocracy that I believe in.

YOU'VE GOT A SON IN HIGH SCHOOL. WILL HIS LEGACY STATUS HELP HIM GET INTO HARVARD? No, he's not applying to Harvard. Given this book and how colleges feel about me, I'm thinking of sending him to college in Canada.

SHRINKING DOWN THE HOUSE

From modernist cubes to rustic cabins, tiny homes let you skimp on everything but style

By ANITA HAMILTON

TWO YEARS AGO, DEE WILLIAMS, A toxic-waste inspector, put her 2,000-sq.-ft. bungalow in Portland, Ore., on the market and moved into an 84-sq.-ft. cabin on wheels that she built using salvaged cedar, torn-up jeans for insulation and solar cells for power. Then she hitched her tiny house to a biodiesel truck and drove to Olympia, Wash., where friends agreed to let her park in a grassy corner of their backyard. Although Williams, 43, admits that she misses having room for friends to spend the night, she says, "I love my tiny house."

Living small is hardly a new concept. Henry Thoreau tucked himself into a 150-sq.-ft. house on Walden Pond in the 1840s, and the city of San Francisco built some 5,600 earthquake cottages for survivors of the 1906 temblor. But over the past decade, dozens of architects and builders have begun specializing in tiny-house designs. And home buyers—motivated by the desire to simplify their lives, use fewer resources and save money—are falling in love with the little things. Gregory Johnson, a co-founder of the Small House Society in Iowa City, Iowa, estimates that anywhere from a few hundred to a thousand homes measuring less than 500 sq. ft. and costing less than \$100,000 have been built since his group of 40 architects and builders formed in 2002. Says architect Marianne Cusato, a small-home designer who lives in a 300-sq.-ft. apartment in New York City: "It's human nature to gravitate toward something that makes you feel contained."

Cusato designed her first small home af-



▲ A NEST OF ONE'S OWN

After studying dwellings built by squatters in Chile, Mexico and Peru, architect Fukai built his first Nest in Gainesville, Fla. This steel-framed, 92-sq.-ft. structure, which he uses as an office, can resist 140-m.p.h. winds and can be taken apart then reconstructed after a move



▲ PREFAB WITH A PORCH

Pictured here at the International Builders' Show in January, Cusato's Katrina Cottage includes a full-size porch and can be expanded into a two-bedroom home. The cement fiberboard siding looks like real wood but resists rot and termite damage

► SQUARED OFF

Featuring a sunken dining-study area and two beds, the British-designed Micro Compact Home is shown near the factory in Salzburg, Austria, where each is constructed. The 74-sq.-ft. units are being used as student housing in Munich, Germany, and can be stacked as apartments in tight spaces





▲ HOUSE ON WHEELS

Technically speaking, Williams' home in Olympia, Wash., is little more than a trailer. Made from cedar planks donated by a neighbor and powered by solar cells, it cost less than \$10,000 to build. Because it's on wheels, there are no property taxes to pay either.

◀ CIRCULAR LIVING

If hard angles aren't for you, the bathroom, bedroom and kitchen in this German prototype are housed in a rotating core accessible at the push of a button from the stationary living room. Pipes that plunge 500 ft. into the earth will deliver geothermal heat to the \$130,000 Rotorhaus.



▲ BOXCAR CHIC

Floor-to-ceiling glass walls on both sides of the living room make this 786-sq.-ft. vacation home near Missoula, Mont., feel much larger than it is. Latex paint infused with iron ore creates an artfully rusted look without corroding the structure, while bamboo floors and built-in cabinetry create an elegant interior.

ter hurricane Katrina as "a dignified alternative to the FEMA trailer." Her models, which the government is considering for Katrina-ravaged areas, range from a 308-sq.-ft. studio to a 434-sq.-ft. two-bedroom version and feature full-size porches shaded by eaves. Already, Cusato says, she is in negotiations with a large retail chain to sell her houselets to the public as well.

Dennis Fukai in Archer, Fla., drew the inspiration for his tiny homes from squatter cottages in Chile, which he studied as a Fulbright scholar in 1992. Fukai has designed six 65- to 133-sq.-ft. homes, which he calls Nests, for about \$5,000 each.

Small homes make sense not just for the frugal or displaced but also for single city dwellers like students or business travelers. In Germany six students at the Technical University of Munich spent a year living on campus in cube-shaped Micro Compact Homes, designed by British architect Richard Horden. Measuring about 74 sq. ft. and selling for \$95,000, the houses are modeled after a Japanese teahouse, with a sunken eating space and a bed that folds up against a wall.

Such amenities, designers believe, prove that downsizing doesn't mean downscale. "When you build smaller, you can put in a lot more quality than you can in a larger space," says Geoffrey Warner of Alchemy Architects in St. Paul, Minn. Warner's weeHouses, shaped something like shipping containers, start at \$69,500 for a 364-sq.-ft. studio with bamboo flooring, built-in cabinetry and floor-to-ceiling sliding glass doors. Far less conventional is the Rotorhaus, created by German designer Luigi Colani. A single-model prototype, the Rotorhaus features a rotating central unit containing a bedroom, bathroom and kitchen. It allows the occupant to relax in the fixed living room and bring the desired room into place with the flick of a switch.

And for those folks who come to conclude that a tiny house is a bit too small, expansion modules are available. When attorney Chris Young, 66, decided to build a second home in Montana, she needed a guest room and wheelchair access for her son Dylan, 36, who is paraplegic. So Young had Alchemy upgrade the basic weeHouse by adding a bedroom on each end as well as a surrounding deck. With no radio or television in their 786-sq.-ft. not-so-weeHouse, Young and her son enjoy the view of the Bitterroot Mountains outside. The minimalist design, Young says, lets her forget about the walls around her and focus on living her life instead. ■



THE WIZ: Kamen, Segway's creator, also invented the portable insulin pump and a stent

By UNMESH KHER BEDFORD, N.H.

CHANGING THE WORLD ISN'T EASY. It's a lesson Dean Kamen, the guy who invented the Segway personal transporter, has learned the hard way. When he unveiled his self-balancing, battery-powered technological marvel (it seems a sin to call it a scooter) in 2001, he predicted that cities would banish cars from their congested hearts and wildly popular Segways would fill downtown pavements.

Or maybe not. That scenario isn't even remotely likely today. And Kamen, who chairs Segway's board, has been forced to adjust his vision. "We didn't realize that although technology moves very quickly, people's mind-set changes very slowly," he says. "People are very cautious, especially when it comes to the big issues."

Transportation, it appears, is one of those biggies. CEO James Norrod will say only that Segway has sold tens of thousands of personal transporters (PTs) and that sales are growing 50% annually. But it's obvious that Kamen's machine hasn't found much traction with consumers, even though 44 U.S. states allow the PTs on pavements. Segway has built expensive models for the commercial market, and more than 150 private and public security agencies globally are using them. And it just entered the Chinese market. But the innovation has proved to be far less than world changing.

Get ready for Round 2. Segway this week will roll out an upgraded \$4,995 PT designed in part to leap "the chasm," marketers' term for the treacherous gap in a product's path from the first buyers to the mass market.

THE SEGWAY RIDDLE

Dean Kamen's inventive vehicle failed to change the world. Now he's back for a second act

MENTAL NAVIGATION
The Segway i2 turns in the direction the rider leans, linking mind and machine



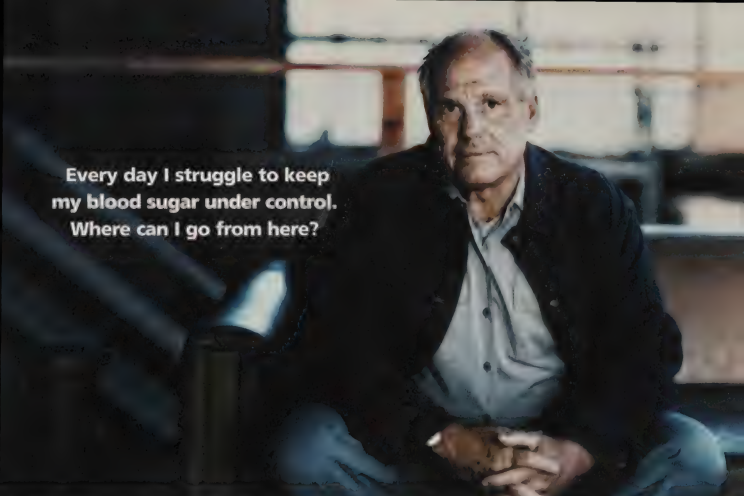
The pager made the leap via doctors to the rest of us. Early adopters have snapped up their Segways. Now the firm has to sell everybody else on the idea. "It's a chicken-egg problem," says Klee Kleber, V.P. of marketing. "People won't buy it until their peers do, and their peers won't buy one until they buy it." He's betting that if Segway establishes itself in the security market, it will eventually win over cautious consumers.

The new model is another feat of engineering. It comes with a souped-up wireless key, which doubles as an alarm and a smart display module. But the real breakthrough is the ride. If the first Segway felt intuitive—lean forward to go forward, lean back to stop and reverse, twist your wrist to turn—the latest models (i2 and the off-road x2) respond as if they're controlled by mere thought. The secret is in the new control shaft, which has lost the steering grip and sways in synch with the rider to turn the device. The effect is akin to skiing on cement.

But will Segway's chasm-crossing strategy work? Geoffrey Moore, a managing director at TCG Advisors in San Mateo, Calif., whose book *Crossing the Chasm* helped shape Segway's strategy, doesn't think so. There's too much "pain" connected with its use, says Moore. He contends that consumers will worry—among other things—about issues of etiquette like where it could be acceptably ridden and parked. Although any one such concern is minor, together they have a multiplicative effect. "It's like Gulliver and the Lilliputians." Even the police and security market won't save it, says Moore, since it doesn't offer a unique solution to any mission-critical problem. "Segway," he believes, "is a product destined to live in the chasm forever."

That is not what Kamen—who still owns DEKA Research & Development Corp., the invention factory where Segway was born—expected from his baby. And he has tempered his goals, although he still sees carless downtowns in 10 to 15 years. "As people become more sensitive to the global environment," he says, "and as energy becomes more expensive, people will decide that Segway is a very attractive alternative for certain specific niches." Yet Kamen, like many other inventors, is an inveterate optimist. Segway doesn't need 50% market penetration, he points out. "The niche market for us is anybody with a set of feet. There are 6.2 billion of them out there." He's hoping just 0.1% of them—a paltry 6 million—will spring for a cool set of wheels. ■

For more on inventor Dean Kamen, go to time.com



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my blood sugar under control.
Where can I go from here?**

If you have type 2 diabetes and your blood sugar is still too high, it's time to ask your doctor if adding *Avandia* is right for you. *Avandia* works differently than other diabetes medicines by helping your body use its own natural insulin better. Along with diet and exercise, *Avandia* lowers blood sugar and can help keep it under control.*

Avandia may be taken alone or with other diabetes medicines. Tell your doctor if you have heart problems or heart failure. *Avandia* can cause your body to keep extra fluid which leads to swelling and weight gain. Extra body fluid can make some heart problems worse or lead to heart failure. If you have swelling or fluid retention, shortness of breath or trouble breathing, an unusually rapid increase in weight, or unusual tiredness while taking *Avandia*, call your doctor right away. You should not take *Avandia* if you have liver problems. Blood tests should be used to check for liver problems before starting and while taking *Avandia*. Tell your

doctor if you have liver disease, or if you experience unexplained tiredness, stomach problems, dark urine or yellowing of skin while taking *Avandia*. Tell your doctor about all of the medicines you are taking. If you are taking *Avandia* with another diabetes medicine that lowers blood sugar, you may be at increased risk for low blood sugar. Ask your doctor whether you need to lower the dose of your other diabetes medicine. *Avandia* may increase your risk of pregnancy. Talk to your doctor before taking *Avandia* if you could become pregnant or if you are pregnant. If you are nursing, you should not take *Avandia*. Your doctor should check your eyes regularly. Very rarely, some people have experienced vision changes due to swelling in the back of the eye while taking *Avandia*.

Please see Patient Information for *Avandia* on adjacent page.
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PATIENT INFORMATION – Rx only

AVANDIA® (ah-VAN-dee-a) Rosiglitazone Maleate Tablets

Read the Patient Information that comes with AVANDIA before you start taking the medicine and each time you get a refill. There may be new information. This information does not take the place of talking with your doctor about your medical condition or your treatment. If you have any questions about AVANDIA, ask your doctor or pharmacist.

What is AVANDIA?

AVANDIA is a prescription medicine used with diet and exercise to treat type 2 ("adult-onset" or "non-insulin dependent") diabetes mellitus ("high blood sugar"). AVANDIA may be used alone or with other anti-diabetic medicines. AVANDIA can help your body respond better to insulin made in your body. AVANDIA does not cause your body to make more insulin.

Before you take AVANDIA, you should first try to control your diabetes by diet, weight loss, and exercise. In order for AVANDIA to work best, it is very important to exercise, lose excess weight, and follow the diet recommended for your diabetes.

The safety and efficacy of AVANDIA have not been established in children under 18 years of age.

What is Type 2 Diabetes?

Type 2 diabetes happens when a person does not make enough insulin or does not respond normally to the insulin their body makes. When this happens, sugar (glucose) builds up in the blood. This can lead to serious medical problems including kidney damage, heart disease, loss of limbs, and blindness. The main goal of treating diabetes is to lower your blood sugar to a normal level. Lowering and controlling blood sugar may help prevent or delay complications of diabetes such as heart disease, kidney disease or blindness. High blood sugar can be lowered by diet and exercise, by certain medicines taken by mouth, and by insulin shots.

Who should not take AVANDIA?

Do not take AVANDIA if you are allergic to any of the ingredients in AVANDIA. The active ingredient is rosiglitazone maleate. See the end of this leaflet for a list of all the ingredients in AVANDIA.

Before taking AVANDIA, tell your doctor about all your medical conditions, including if you:

- have heart problems or heart failure. AVANDIA can cause your body to keep extra fluid (fluid retention), which leads to swelling and weight gain. Extra body fluid can make some heart problems worse or lead to heart failure.
- have type 1 ("juvenile") diabetes or had diabetic ketoacidosis. These conditions should be treated with insulin.
- have a type of diabetic eye disease called macular edema (swelling of the back of the eye).
- have liver problems. Your doctor should do blood tests to check your liver before you start taking AVANDIA and during treatment as needed.
- had liver problems while taking REZULIN® (troglitazone), another medicine for diabetes.
- are pregnant or trying to become pregnant. It is not known if AVANDIA can harm your unborn baby. You and your doctor should talk about the best way to control your high blood sugar during pregnancy.
- are a premenopausal woman (before the "change of life") who does not have regular monthly periods. AVANDIA may increase your chances of becoming pregnant. Talk to your doctor about birth control choices while taking AVANDIA.
- are breastfeeding. It is not known if AVANDIA passes into breast milk. You should not use AVANDIA while breastfeeding.
- are taking prescription or non-prescription medicines, vitamins or herbal supplements. AVANDIA and certain other medicines can affect each other and lead to serious side effects including high blood sugar or low blood sugar. Keep a list of all the medicines you take. Show this list to your doctor and pharmacist before you start a new medicine. They will tell you if it is okay to take AVANDIA with other medicines.

How should I take AVANDIA?

- Take AVANDIA exactly as prescribed. Your doctor will tell you how many tablets to take and how often. The usual daily starting dose is 4 mg a day taken once a day or 2 mg taken twice a day. Your doctor may need to adjust your dose until your blood sugar is better controlled.
- AVANDIA may be prescribed alone or with other anti-diabetic medicines. This will depend on how well your blood sugar is controlled.
- Take AVANDIA with or without food.
- It can take 2 weeks for AVANDIA to start lowering blood sugar. It may take 2 to 3 months to see the full effect on your blood sugar level.
- If you miss a dose of AVANDIA, take your pill as soon as you remember, unless it is time to take your next dose. Take your next dose at the usual time. Do not take a double dose to make up for a missed dose.
- If you take too much AVANDIA, call your doctor or poison control center right away.

- Test your blood sugar regularly as your doctor tells you.
- Diet and exercise can help your body use its blood sugar better. It is important to stay on your recommended diet, lose excess weight, and get regular exercise while taking AVANDIA.
- Your doctor should do blood tests to check your liver before you start AVANDIA and during treatment as needed. Your doctor should also do regular blood sugar tests (for example, "A1C") to monitor your response to AVANDIA.
- Your doctor should check your eyes regularly. Very rarely, some patients have experienced vision changes due to swelling in the back of the eye while taking AVANDIA.

What are possible side effects of AVANDIA?

- heart failure. AVANDIA can cause your body to keep extra fluid (fluid retention), which leads to swelling and weight gain. Extra body fluid can make some heart problems worse or lead to heart failure.
- swelling (edema) from fluid retention. Call your doctor right away if you have symptoms such as:
 - swelling or fluid retention, especially in the ankles or legs
 - shortness of breath or trouble breathing, especially when you lie down
 - an unusually fast increase in weight
 - unusual tiredness
- low blood sugar (hypoglycemia). Lightheadedness, dizziness, shakiness or hunger may mean that your blood sugar is too low. This can happen if you skip meals, if you use another medicine that lowers blood sugar, or if you have certain medical problems. Call your doctor if low blood sugar levels are a problem for you.
- weight gain. AVANDIA can cause weight gain that may be due to fluid retention or extra body fat. Weight gain can be a serious problem for people with certain conditions including heart problems. Call your doctor if you have an unusually fast increase in weight.
- low red blood cell count (anemia).
- ovulation (release of egg from an ovary in a woman) leading to pregnancy. Ovulation may happen in premenopausal women who do not have regular monthly periods. This can increase the chance of pregnancy.
- liver problems. It is important for your liver to be working normally when you take AVANDIA. Your doctor should do blood tests to check your liver before you start taking AVANDIA and during treatment as needed. Call your doctor right away if you have unexplained symptoms such as:
 - nausea or vomiting
 - stomach pain
 - unusual or unexplained tiredness
 - loss of appetite
 - dark urine
 - yellowing of your skin or the whites of your eyes.

The most common side effects of AVANDIA included cold-like symptoms, injury, and headache.

How should I store AVANDIA?

- Store AVANDIA at room temperature, 59° to 86°F (15° to 30°C). Keep AVANDIA in the container it comes in.
- Safely throw away AVANDIA that is out of date or no longer needed.
- Keep AVANDIA and all medicines out of the reach of children.

General information about AVANDIA

Medicines are sometimes prescribed for conditions that are not mentioned in patient information leaflets. Do not use AVANDIA for a condition for which it was not prescribed. Do not give AVANDIA to other people, even if they have the same symptoms you have. It may harm them.

This leaflet summarizes important information about AVANDIA. If you would like more information, talk with your doctor. You can ask your doctor or pharmacist for information about AVANDIA that is written for healthcare professionals. You can also find out more about AVANDIA by calling 1-888-825-5249 or visiting the website www.avandia.com.

What are the ingredients in AVANDIA?

Active Ingredient: rosiglitazone maleate

Inactive Ingredients: hypromellose 2910, lactose monohydrate, magnesium stearate, microcrystalline cellulose, polyethylene glycol 3000, sodium starch glycolate, titanium dioxide, Infracel, and 1 or more of the following: synthetic red and yellow iron oxides and talc.

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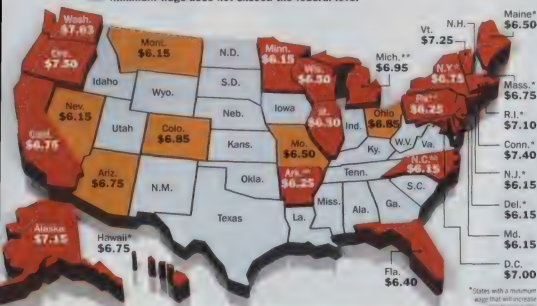
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Where to Get a Pay Raise

Congress won't give you one—the federal minimum wage is still \$5.15. Although 22 states require employers to pay more (and six more may do so in November), activists in Chicago and elsewhere are pressing for a “living wage” to help the working poor. —By Jeremy Caplan

- Minimum wage exceeds the federal level of \$5.15
- Ballot initiatives could raise the minimum wage (figures are proposed)
- Minimum wage does not exceed the federal level



Source: National Conference of State Legislatures; U.S. Dept. of Labor; state government websites; Lewis/Nelson tracking

IN CHICAGO

A Big-Box Battle

WAL-MART MAY HAVE earned more than \$11 billion last year, but it's squawking over a \$10 bill. The bill in question is a new Chicago ordinance that the retailer fiercely opposes, which will require the company—along with Target, Home Depot and other giant retailers—to pay a starting wage of \$10 an hour, plus \$3 in benefits, to anyone hired in the Windy City. The living-wage ordinance, passed by the city council after ferocious campaigning by organized labor and its business opponents, is the country's first directed at big retailers. Once enacted, it's set to be phased in

over three years, beginning next July. Chicago's law, despite likely court challenges, is already prompting other cities such as Washington and Boston to pursue similar legislation.

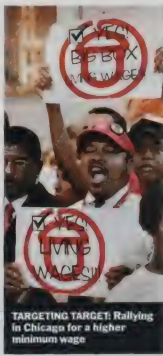
After years of failed attempts to unionize big-box stores, labor seems to have hit on a winning legislative tactic in the battle over pay. Congress hasn't acted in nearly a decade, and although 140 local living-wage laws have been enacted in the U.S., most apply just to city workers or contractors. Union leaders say the Chicago rule means a long-overdue raise for the working poor. In real terms, wages for nonmanagerial retail workers have fallen 18% since 1975. But David Vite, president of the Illinois Retail Merchants Association, says the law could deter inner-city economic

development. "Companies affected by this ordinance have capital budgets they can spend anywhere in the U.S.," Vite says, "and they'll now go elsewhere." Target, for one, has announced its postponement of plans for a previously announced store.

"In fights like this, retailers use the exit threat, then stay and expand," says Annette Bernhardt, a labor expert at New York University Law School. One of Target's most successful units is in Chicago's Lincoln Park neighborhood, and studies suggest there's \$1.3 billion in untapped spending on the city's North Side and West Side alone. That, says Dorian Warren, a politics professor at Columbia University, "is going to be worth far more than the \$10 wage costs them."

Not all retailers dread such laws. Costco CFO Richard Galanti says his company already meets the Chicago minimum and that the \$10 wage helps the company retain employees. "It doesn't make us any less competitive," he says.

One keen observer of the living-wage battle has been David Coss, mayor of Santa Fe, N.M., which mandated a living wage in 2004. "We were also told the sky was going to fall," he says, "but all we've seen is strong growth." With the city's \$9.50 wage floor set to rise to \$10.50 in 2008, Target and Sam's Club are thriving. Wal-Mart is even building a superstore. "You're going to see more and more municipalities taking matters into their own hands," Coss says. "Poverty just isn't a necessary ingredient for economic development." —J.C., with reporting by Eric Ferkenthoff/Chicago



THE WAY OF

K



MOTIVATOR: Krzyzewski has to make his NBA stars play hard to restore U.S. hoop glory

Inside the mind of Mike Krzyzewski, the boardroom darling who built Duke into

By SEAN GREGORY

MIKE KRZYZEWSKI FANCIES HIMSELF a business guru. And why not? Coach K has built Duke into a hoops dynasty (they've won a ridiculous 78% of their games over 26 seasons) and is a highly sought speaker on the corporate lecture circuit. But now, as the coach of the confederacy of millionaires also known as the U.S. national team, he's the CEO of a daunting turnaround project to restore America's basketball and sporting pride. And despite his outward cool, he was scared stiff when he signed on. "Because it's not Duke now, I'm saying, 'Will they actually listen?'" says Krzyzewski (pronounced Sha-shef-skee) in the nasal baritone of a high school chemistry teacher. It's a demeanor that deftly shades one of the fiercest competitors in sports. "If you don't have anxieties, you might as well drop in the old coffin."

There, he'd find recent versions of America's national basketball teams, champion

underachievers. In 2002 the U.S. finished an astounding sixth place—behind even New Zealand—at the World Championships, held on home turf in Indianapolis. The '04 Olympic team was so stillborn that even the classy, three-time NBA champ Tim Duncan looked as if he'd have preferred, say, a skin rash rather than march in the opening ceremonies. After a first game drubbing by Puerto Rico, and less-than-professional conduct from several players and then coach Larry Brown, winning bronze in Athens actually seemed like an achievement.

Throw in other recent high-profile U.S. failures in global sports (see box), and the basketball World Championship, which starts Aug. 19 in Japan, takes on added urgency. The Americans desperately need a lift and for Coach K, frightened or not, to lead the way. "This is a new beginning," says Rick Carlisle, coach of the NBA's Indiana Pacers, who believes that Krzyzewski's stature trumps any skepticism pro players might have about a college coach. "We all expect great things."

Led by former Phoenix Suns owner Jerry Colangelo (the man who hired Krzyzewski) the entire process of picking the U.S. team has been revamped. In the '90s, USA Basketball, the sport's governing body, would cobble together a group of big-name NBA standouts, give them a few days to practice and expect gold at the Worlds and Olympics. Other national teams, whose players often compete together from the time they try on their first size 2s, are now so good that they can't expect to win with such slipshod organization. This time USA Basketball has asked a pool of 24 NBA players to give up three summers to prepare for this year's World's, next year's Olympic qualifiers, if needed, and the 2008 Games in Beijing. This group balances perhaps the three best players on the globe—the Miami Heat's Dwyane Wade, the Cleveland Cavaliers' LeBron James and the L.A. Lakers' Kobe Bryant, who's sidelined for Japan by knee surgery—with non-ball-hogging role players like Bruce Bowen and Shane Battier.

The pressing question: Can a college

coach who has been able to impose tight control over pliant 18-year-olds meld the egos of millionaire NBA megastars? After all, several top college coaches have fired air balls in the pros. Krzyzewski's favorite wink-wink reply: "I'm a millionaire too." The early results look good; the team has bought into Krzyzewski's selfless, defense-first philosophy, evidenced in blowouts of China and Puerto Rico and a gritty 90-86 win over Brazil in warm-up games. The ex-Army point guard from Chicago has mixed in motivational ploys—a speech by a soldier blinded in Iraq moved many players to tears—while being careful not to overdo the rah-rah stuff. "We haven't gone on a canoe trip," quips K. "We'll bond on the court."

The players say Coach K is a breath of fresh air after Larry Brown's reign as national-team coach. "There are no restraints on this team," says Wade, an Athens vet who contends that Brown discouraged him from trying to score too much. "That was kind of our problem in '04. One guy could do this, another guy couldn't." Krzyzewski's vibe has fired up the team; the practices are crisp and competitive. "The way he can connect with everybody, it's unbelievable," says Brad Miller, Team USA big man (at 7 ft.), who plays for the Sacramento Kings. "I'd have our [NBA] team pay him a couple of grand to talk to us."

He'd have to up the ante—Krzyzewski commands up to \$100,000 a speech, and

his name even graces an academic arm, the Fuqua/Coach K Center of Leadership & Ethics at Duke. All this for a guy who teaches men in shorts how to toss balls through a hoop. "He talks about character issues that are soulful," says Morgan Stanley CEO John Mack, whose managing directors—"a pretty cynical group," he notes—raved about a recent Krzyzewski talk. "It's about honesty, it's about love, and often times, in the big world, you don't see many leaders get up and talk about things like that." Mack equates Krzyzewski's leadership skills to those of legends like IBM's Lou Gerstner and GE's Jack Welch.

Krzyzewski's ease in the boardroom wins him praise, but critics claim that it was his silence in the wake of Duke's lacrosse scandal this past March that spoke volumes. Three lacrosse players have been charged with raping a woman at a raunchy team party, costing the team its season and hurting Duke's image. Where was Coach K, who serves as special assistant to the university's president and is the most visible man in Durham, N.C.? Krzyzewski says he worked behind the scenes to help the school handle the crisis. But publicly, he stayed mum and was criticized for it. He says that interjecting himself into the case would have inflamed the anti-Duke, anti-K contingent, especially at the University of North Carolina and other competing schools. "In [the Durham] area, I am like a

lightning rod for some things, but there are a lot of Carolina fans or whatever," he says, a few hours before his first address to the "K Academy," a four-day adult fantasy camp for all things Duke basketball (cost: \$10,000). "I would not want whatever I said to polarize the community because, 'Well, I don't like him anyway.'" Krzyzewski broke his silence in June, questioning the findings of a committee that called on Duke to rethink its aggressive recruitment of athletes. He promises to be more vocal this fall.

Besides working to repair Duke's prestige, he'll continue trying to restore America's sporting pride. The first step would be a gold in Japan. To that end, Krzyzewski plans to shuffle different starting lineups during the World Championship, a bit of a risk since pros tend to want to know their roles. And the competition is getting stronger—defending Olympic gold medalist Argentina, starring Manu Ginobili of the Spurs, is back, and France has the Spurs' Tony Parker and Boris Diaw of the Phoenix Suns.

"When you watched the World Cup for these countries, there was an outpouring of emotion," says Krzyzewski. "Win or lose, we want an outpouring of emotion." Coach K's players appear to have bought in, but if he wants tears of joy from American sports fans, he'll need to bring back what moves them most: hardware.

a hoops dynasty—and now carries the nation's sporting pride on his clipboard

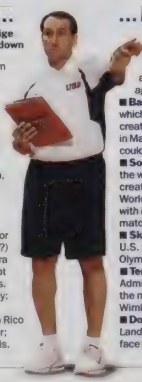


RELAUNCH: LeBron James rode the bench in Athens; with Coach K, he hopes to soar

DREAM TEAM DEFERRED...

America's global basketball prestige soared—and then came crashing down

- **1992 Olympics—Gold** The Dream Team of Michael Jordan, Larry Bird and Magic Johnson won by an average of 44 points—inspiring a worldwide basketball explosion.
- **1994 World Championship—Gold** A dominant performance, but the brash Dream Team II wasn't as diplomatic as its predecessors.
- **1996 Olympics—Gold** In Atlanta, yet another cakewalk (32-point average margin of victory).
- **1998 Worlds—Bronze** An overachievement, since the NBA lockout forced the U.S. to suit up minor leaguers. (Remember Wendell Alexis?)
- **2000 Olympics—Gold** But the star is fading; Lithuania misses buzzer shot that could have beat the U.S. in semis.
- **2002 Worlds—6th Place** Tragedy: the U.S. is trounced at home.
- **2004 Olympics—Bronze** Puerto Rico crushes its big cousins in the opener; Argentina beats the U.S. in the semis.



... AND OTHER HORRORS

Basketball isn't the only sport in which the U.S. has flopped

- **Hockey** The U.S. skaters snare a single win at the Torino Olympics, against Kazakhstan.
- **Baseball** The national pastime? For which nation? Major League Baseball created the World Baseball Classic, played in March. The U.S. nine lost to Canada and couldn't make the semifinals.
- **Soccer** Overrated team (ranked fifth in the world) and coach (Bruce Arena) created high expectations for the '06 World Cup. The U.S. scored a single goal with its own feet in three opening-round matches—and was ousted by Ghana.
- **Skating** "Best in the World," said the U.S. team slogan going into this year's Olympics. Is Bode Miller still at the bar?
- **Tennis** For the first time since the Taft Administration, no American reached the men's or women's quarterfinal at Wimbledon this year.
- **Doping** Tour de France "champ" Floyd Landis and U.S. track star Justin Gatlin face bans after positive steroid tests.

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Michael D. Lemonick

The Unraveling of String Theory

Two new books argue that the hottest idea in physics is just a passing fad

BY NOW, JUST ABOUT EVERYONE HAS HEARD OF STRING THEORY. Even those who don't really understand it—which is to say, just about everyone—know that it's the hottest thing in theoretical physics. Any university that doesn't have at least one string theorist on the payroll is considered a scientific backwater. The public, meanwhile, has been regaled for years with magazine articles breathlessly touting it as "the theory of everything." Brian Greene's 1999 book on the topic, *The Elegant Universe*, has sold more than a million copies, and his *Nova* series of the same name has captivated millions of TV viewers.

But despite its extraordinary popularity among some of the smartest people on the planet, string theory hasn't been embraced by everyone—and now, nearly 30 years after it made its initial splash, some of the doubters are becoming more vocal. Skeptical bloggers have become increasingly critical of the theory, and next month two books will be hitting the shelves to make the point in greater detail. *Not Even Wrong*, by Columbia University mathematician Peter Woit, and *The Trouble with Physics*, by Lee Smolin at the Perimeter Institute for Theoretical Physics in Waterloo, Ont., both argue that string theory (or superstring theory, as it is also known) is largely a fad propounded up by practitioners who tend to be arrogantly dismissive of anyone who dare suggest that the emperor has no clothes.

There were good reasons for the theory's appeal when it first emerged in the late 1970s and early '80s. At the time, physicists found themselves facing a crisis: the two most important ideas of 20th century physics, relativity and quantum theory, were known to be fundamentally incompatible. Quantum theory describes the universe as intrinsically discontinuous: energy, for example, can come in bits just so small, but no smaller. Relativity treats time and space and gravity as a smooth, unbroken continuum. Each theory has its purposes, and they usually don't overlap. But when dealing with very large masses or time periods that are infinitesimally small, like the core of a black

hole or the first moments after the Big Bang, neither quite works.

The answer, argued theorists John Schwartz of Caltech and Michael Green of Cambridge University, was to think of the basic units of matter and energy not as particles but as minuscule, vibrating loops and snippets of stuff resembling string, which turn out to exist not just in our familiar four dimensions of space and time but in 10 or more dimensions. Bizarre as it seemed, this scheme appeared on first blush to explain why particles have the characteristics they do. As a side benefit, it also included a quantum version of gravity and thus of relativity. Just as important, nobody had a better idea. So lots of physicists, including Woit and Smolin, began working on it.

Since then, however, superstrings have proved a lot more complex than anyone expected. The mathematics is excruciatingly tough, and when problems arise, the solutions often introduce yet another layer of complexity. Indeed, one of the theory's proponents calls the latest of many string-theory refinements "a Rube Goldberg contraption." Complexity isn't necessarily the kiss of death in physics, but in this case the new, improved theory posits a nearly infinite number of different possible universes, with no way of showing that ours is more likely than any of the others.

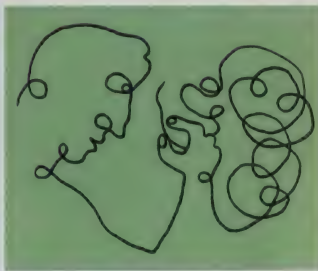
That lack of specificity hasn't slowed down the string folks. Maybe, they've argued, there really are an infinite number of universes—an idea that's currently in vogue among some astronomers as well—and some version of the theory describes each of them. That means any prediction, however outlandish, has a chance of being valid for at least one universe, and no prediction, however sensible, might be valid for all of them.

That sort of reasoning drives critics up the wall. It was bad enough, they say, when string

theorists treated nonbelievers as though they were a little slow-witted. Now, it seems, at least some superstring advocates are ready to abandon the essential definition of science itself on the basis that string theory is too important to be hampered by old-fashioned notions of experimental proof.

And it is that absence of proof that is perhaps most damning. Physicists have a tolerance for theory; indeed, unless you were there to witness a phenomenon yourself—the Big Bang, say—it will always be, at some level, hypothetical. But the slow accretion of data and evidence eventually eliminates reasonable doubt. Not so—or at least not yet—with strings.

"It's fine to propose speculative ideas," says Woit, "but if they can't be tested, they're not science." To borrow the withering dismissal coined by the great physicist Wolfgang Pauli, they don't even rise to the level of being wrong. That, says Sean Carroll of the University of Chicago, who has worked on strings, is unfortunate. "I wish string theorists would take the goal of connecting to experiment more seriously," he says. "It's true that nobody has any good idea of how to test string theory, but who's to say someone won't wake up tomorrow morning and think of one? The reason so many people keep working on it is that, whatever its flaws, the theory is still more promising than any other approach we have."



Without a shred of evidence, critics say, it doesn't even rise to the level of being wrong

WHAT'S UNAVOIDABLE, UNMISSABLE AND UNCOVERED THIS

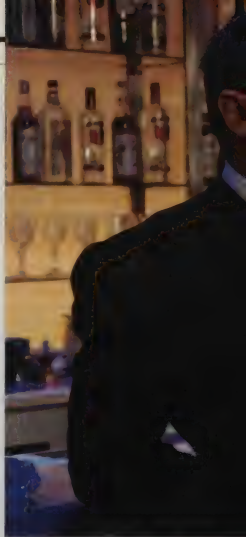
Fall

THE BOOKS, THE PEOPLE, THE MOVIES, THE TV SHOWS YOU WON'T WANT—OR BE ABLE—TO MISS THIS SEASON

After the burly ho-hummery of summer blockbusters, the autumn arts season is supposed to offer innovation, cerebration, the thrill of threat. Not so much this year. From heroes (James Bond) to villains (the murderous Dr. Crippen), everything new is old again. The first single from the fall CD by Beyoncé says it all: *Deja Vu*. Seen this, heard that. And, if it's any good, happy to feel it again.

Any changes are baby steps. Best-selling sportsman Michael Lewis (*Moneyball*) shifts from baseball to college football. In *The Departed*, Martin Scorsese moves from the gangs of New York to the Boston mob. Care for a series based on the backstage agita at a sketch-comedy show? NBC has two of them. And, yes, there's a new Bond—craggy Daniel Craig—but *Casino Royale* follows the recent formula of using a prequel to extend a franchise.

We've broken the coming season down in three ways: events you won't be able to avoid, smaller treats you won't want to miss and the new faces of the season. Those are people who, by the time winter cracks its knuckles, we expect to be full-fledged members of the pop-culture A team. Some, like Craig, you may already vaguely know, and others, like America Ferrera on the ABC soap-com *Ugly Betty*, are brand-new and promising faces. Maybe fall is going to get hot after all. —By Richard Corliss

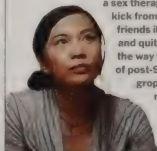


A Soft Comedy With a Hard Core

UNMISSABLE

Here's a nice relationship comedy to warm the cooler months. Half a dozen young folks meet in a salon to watch the cabaret, talk out their troubles and, as the mood strikes them, have sex—hard core and up close. *Shortbus* could be called the first middle-class porno movie, but that description wouldn't be fair to this engaging study of love and lust from John Cameron Mitchell, star and author of the off-Broadway hit *Hedwig and the Angry Inch*. At the film's center is Sofia (Sook-Yin Lee),

a sex therapist who gets no kick from sex. She and her friends illustrate, amusingly and quite graphically, the way the artist class of post-9/11 urbanites gropes toward intimacy. Not weird enough for you? O.K., it's also a musical. —R.C.





INHERITING THE TUX:
Craig assumes position
No. 007 at the bar

Investing in Bond Futures

UNCOVERED

They are the three most powerful numbers in show business, capable of transforming mortal men into movie gods. So when Daniel Craig was offered the role of 007 in *Casino Royale*, the 21st James Bond film, he was torn. Should he decline and keep building a steady career of small parts in big films (such as Angelina Jolie's lover-rival in *Lara Croft: Tomb Raider*, a Mossad agent in *Munich*) and big parts in small films (*Layer Cake*'s nice-guy coke dealer, Ted Hughes in *Sylestia*)? Or should he accept and become forever the man who was Bond? He turned to Pierce Brosnan, four-time veteran of Her Majesty's Secret Service, for advice. "Go for it," Brosnan told him. "It's a blast."

With blond hair, ice-blue eyes and the profile of a professional boxer, Craig, 38, although a Brit, isn't an obvious choice to play the superspy—which is the point. Based on Ian Fleming's first

novel, *Casino Royale* goes back to the beginning, when Bond was just as likely to tear up a bar as pull up to one for a shaken martini. Sent to bring down a terrorist group by beating its banker in a high-stakes poker game, Craig's Bond isn't Sean Connery charming or Roger Moore smooth. "He's rough around the edges, less refined than he becomes later in life," Craig says. Film audiences like their heroes conflicted. "He falls in love with a woman who's his equal, not just some dumb broad he beds."

Craig plays Bond pre-license to kill, giving him more freedom to make the spy his own. But fans can rest easy: "He's still Bond. I'm not screwing around with this iconographic figure." That means fast cars, shoot-outs and three new Bond girls. ("Hell on earth," Craig says, smiling.) Seems Brosnan was right: Bonds do have more fun.

—By *Jumana Farouky/London*

The Stations of The Double Cross

UNAVOIDABLE

Since he's done the gangs of New York more than once—to mention their outpost in Las Vegas—you would think Martin Scorsese might be running out of underworld turf and wiseguy populations to explore. But we often measure a great filmmaker's merit by the power of his obsessions, by the helpless thrall in which they hold him.

So here he is, back on the vengeful streets again. The venue this time is new to him—Boston—and his story comes from even farther afield. It is an adaptation of the highly acclaimed Hong Kong action film



LEO THE LYIN': DiCaprio, with Nicholson, plays a cop who has infiltrated a Boston gang.

Infernal Affairs (which a TIME critic named one of the year's 10 Best Movies in 2004). But even twice-told, the tale is wonderful—a desperate frenzy of bitter, brutal irony. The local mob boss (Jack Nicholson) has planted an informer (Matt Damon) in the elite police unit, the sole purpose of which is to break up his operation. The cops, in turn, have introduced a snitch (Leonardo DiCaprio) into his mob. Both sides are frantic to trap the intruding rats, with the possibilities of bloody betrayal rising exponentially as the movie unfolds.

From Scorsese's previous work we know the movie will have other strengths: fabulous performances, a sanguinary body count, dialogue that has the cunning and knockdown ferocity of a below-the-belt punch. Could *The Departed* finally bring Scorsese his long-deserved, long-denied Oscar? Probably not: genteel Hollywood admires his craft but not his New York address. *The Departed* is, nonetheless, one of the few fall films that knives into the pulpy heart of American darkness and stirs the soul of those who still treasure the power of movies to wound our endless (and fatuous) good cheer. —By *Richard Schickel*

The Drama Of Comedy

UNAVOIDABLE "It's not going to be a very good show tonight. And I think you should change the channel." That does not sound like an auspicious beginning for a TV series, but it's part of the opening scene of *Studio 60 on the Sunset Strip*, a drama that aims to give late-night comedy the *West Wing* treatment. After Wes Mendell (Judd Hirsch), the producer of a sketch show (also called *Studio 60*), is forced to kill a controversial skit, he lets loose a live on-camera rant. "We're all being lobotomized," he says, "by this country's most influential medium." He is fired and replaced by two former *Studio 60* writers (Matthew Perry and Bradley Whitford) with a history of painkiller and cocaine problems. Can they turn the show around while keeping their noses, so to speak, clean?

You would not expect a network to showcase a series whose premise is that broadcast TV needs to be saved. You would not expect that network to be *SNL*, which still airs *Saturday Night Live*. And finally you would not expect that network to debut a second show about a sketch-comedy series. (Tina Fey's comedy within a comedy, *30 Rock*, debuts in October.) But when you're in fourth place, you'll try anything—twice—and *SNL* and producers insist that *Studio 60* is about not *SNL*, but a fictional lame sketch show. *Studio 60* is from *West Wing* producers Aaron Sorkin and Thomas Schlamme, and the show's style is *West Coast Wing*: the same banter, high-pressure setting and speechiness. But Hollywood-insider stories are a notoriously tough sell to big TV audiences, which may have a hard time granting censors and ratings wars the same earnest dramatic weight as terrorists and shooting wars. What may interest viewers more are the show's real-life parallels. Perry had a Vicodin problem while starring in *Friends*, and Sorkin has had well-publicized drug issues and network run-ins. (He left *Wing* in 2003 after problems with production delays.) Now they're doing a show that says talent can redeem a checkered past. Let's see if their lives can initiate their art. —By James Poniewozik

FUNNY BUSINESS: Whitford and Perry, seated right, in a save-this-comedy drama



Rockin' Robbery: It's a Gas, Gas, Gas

UNMISSABLE This sitcom about a band of down-and-outers planning to burglarize the Rolling Stones' front man used to be called, with *Snakes on a Plane* directness, *Let's Rob Mick Jagger*. The folks at ABC changed the title to *Let's Rob*.... then to the head-scratching *The Knights of Prosperity*. At some point, one suspects, they will redub it *Please Don't Watch This Sitcom*, but don't listen to them. This blue-collar heist comedy is a riot by any name.

Eugene Gurkin (Donal Logue) is a janitor with a big ambition. All right, a medium-size one: to open a bar whose signature drink would be the gin Eugene, "a pint glass of nice, cheap room-temperature gin." Lacking the start-up scratch for his business, he hatches a plan when he sees Jagger, who will do cameos throughout the series, on an E! celebrity-home show. He recruits a motley band of burglars—including a lawyer turned cabbie, a security guard and a bomb-shell waitress with a shady past—and christens them the *Knights of the Title*.

KNIGHTS OF THE LONG TABLE: The gang plots strategy in a Judaica warehouse

"Issue one," says one of his recruits. "That name sucks."

A fair point. But the overblown moniker also perfectly captures Eugene, a Homer Simpson with dreams of Homeric glory. To him, his plan is not just brilliant but also noble. Logue plays him like Jackie Gleason doing Don Quixote, with such cocky, naive brio that you can't hold the guy's larcenous vision against him. "So what if we're not conventionally handsome—or educated—or sober?," he asks his crew. "We have dreams too, don't we?" It remains to be seen if the bumbling *Knights* will get, as their quarry once sang, what they want. But this show promises to give fans of picaresque comedy what they need. —J.R.





Her Ugliness Is Only Skin Deep

UNCOVERED

She's the fresh face of the 2006 TV season. And

what a face it is. Eyes barricaded by giant glasses, teeth encased in metal, hair tortured into an ungainly do, Betty Suarez does not look as if she should be an assistant at a high-fashion magazine. And

that is why she's been hired—so that her boss, a tomat publishing scion, won't sleep with her. To cast the lead of ABC's satirical soap *Ugly Betty*, producers turned to—this being Hollywood—a

lovely young actress, America Ferrera, 22, may dirty up nicely, but she also gives Betty a bright-eyed, infectious buoyancy. "Betty knows she is smart," she says—revealing her own perfect teeth—"but she knows her faults." Executive producer Salma Hayek (who has a recurring bit part in *Betty*) praises Ferrera's effervescence. "This girl is a superstar because she shines," says Hayek, who first saw Ferrera playing a Rubenesque teen in *Real Women Have Curves*. In *Ugly Betty*, Ferrera aims to prove that they also have braces. —J.P.

Reported by Jeanne McDowell/Los Angeles



HAYEK: NEAL ROBERTSON

King of the Mountain

UNAVOIDABLE

In literature, nothing succeeds like failure. Maybe that's why Charles Frazier's 1997 novel *Cold Mountain*, about a Confederate deserter's miserable journey home, surprised almost everybody by selling 4 million copies and winning the National Book Award. Frazier's

charge of a remote trading post on the edge of Cherokee territory in the early 19th century. Will forms bonds with two Cherokee father figures: a wise, stoic named Bear and a violent but fascinating nut job, Featherstone. He also forms a less filial bond with an elusive half-Indian damsel named Claire. Frazier works on an epic scale, but his genius is in the details—he has a scholar's command of the physical realities of early America and a novelist's gift for bringing them to life. *Thirteen Moons* might just turn out to be his lucky number. —By Lev Grossman

The Greenspan of the Gridiron



UNMISSABLE

Michael Lewis writes about sports with the dry, quantitative eye of a former bond salesman with a master's degree from the London

School of Economics—which he was, and has. "An NFL football field is a tightly strung economy," he writes. "Everything on it comes at a price." You would think that angle would suck all the fun out of his storytelling, but it only enriches it.

This fall Lewis gives football the *Moneyball* treatment in *The Blind Side* (October), which tells the story of a fatherless, dirt-poor little boy named Michael Oher who gets adopted by an evangelical couple, grows up to be not so little and goes on to become a top NFL prospect (he's currently playing for Ole Miss). In and around Oher's story Lewis analyzes the ways the entire game of football has changed since the rise of the booming, punishing quarterback sack: those who leave their blind sides unprotected pay a very heavy price indeed. —L.G.

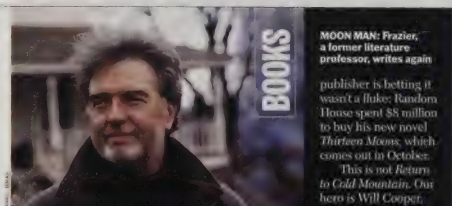
The Doctor Is Out of His Mind



UNCOVERED

If Hawkeye Crippen were a fictional character, his name would have been Dr. Jekyll. Unfortunately for his wife he was real. Born in Michigan in

1862, Crippen was a doctor, and by all accounts mild-mannered to a fault. True, his actress wife was a world-class shrew. And, yes, he had a younger mistress. But when you read Erik Larson's *Thunderstruck* (October), you'll still be shocked at the lengths to which Crippen went in concealing his wife's body in his basement—doctors, they know from dismemberment. When the cops came sniffing, Crippen fled the country aboard a cruise ship, making headlines around the world. Fortunately Dr. Crippen didn't count on a most unlikely nemesis, obsessive electronics genius Guglielmo Marconi, whose newly invented radio played a key role in Crippen's downfall. That curious matchup is perfect for Larson, whose *The Devil in the White City* also combined true crime and a history lesson to bloodcurdling, best-selling effect. —L.G.



MOON MAN: Frazier, a former literature professor, writes again

BOOKS

publisher is betting it wasn't a fluke; Random House spent \$8 million to buy his new novel *Thirteen Moons*, which comes out in October.

This is not *Return to Cold Mountain*. Our hero is Will Cooper, an orphan who takes

POWER COUPLE:
Beyoncé and
Jay-Z duet again
on their new album



A Comeback and a Takeover

UNAVOIDABLE When Jay-Z threw himself a retirement party at Madison Square Garden in 2003, few people believed the genre's best storyteller would stay away long. To begin with, Jay-Z loves rap like Kanye West loves Kanye West. And how does one retire from rap? Do you stop speaking—or just stop speaking in rhyme? For a while Jay-Z did the former, at least publicly, and seemed content running Def Jam records. Then he made token concert appearances with Linkin Park and Phish. There is no greater symptom of ennui than attending a Phish concert, and sure enough an as-yet-unfilled Jay-Z record is set to arrive Nov. 21. Nine songs are already complete, and a tour to coincide with the release is in the works. No one at Def Jam will confirm any of that, which is standard operating procedure. The man likes his secrets.

Speaking of which, if there's one person guaranteed to be Jay-Z's rival in musical ubiquity this fall it's Beyoncé Knowles—who has absolutely not been dating the rapper for the past four years. Knowles' 2003 solo debut yielded one indelible classic, *Crazy in Love*, featuring a cameo from her Not Boyfriend. Jay-Z and Beyoncé are back together for *Deja Vu*, the first single from *B'Day*, which comes out Sept. 5, the day after her 25th birthday. Beyoncé has said the album came to her in a dream, a dream produced by the Neptunes and Swizz Beatz, among others. *B'Day* sticks to Beyoncé's multiplatinum formula—driving hip-hop with a whiff of glamour—and should you somehow miss her on the radio, she'll hunt you down at the multiplex when *Dreamgirls* is released in December. Unlike some people, she's not the retiring type. —By Josh Tyrangiel

The King of Rock, Soul and Restraint

UNMISSABLE In 2001 Solomon Burke was inducted into the Rock and Roll Hall of Fame by Mary J. Blige. Imagine Al Pacino receiving an Oscar from Juliette Lewis, and you have some idea of the moment's hoo-ah! scenery-chewing potential. Burke, known to the soul-music cult as the King of Rock and Soul, once held every note as if it were his last, and on his mid-career albums there were moments you might have believed it to be yours too. At 65, he has lost a little breath but gained restraint, and *Nashville*, Burke's album of country covers (out Sept. 26) finds him undersinging and inhabiting songs (Tom T. Hall's *That's How I Got to Memphis*, Patty Griffin's *Up the Mountain*) in ways he never did at his vocal peak. The aging musician doing his best work is a modern cliché, as is a collaboration with contemporary artists as a form of tribute. But *Nashville* is a great way to discover a legendary voice, and Burke's guests—Dolly Parton, Gillian Welch and Emmylou Harris—know their job is to pay tribute to the songs, not the man. —J.T.



GOIN' COUNTRY: Burke got Parton in to help

Don't Snooze on Sleepy Brown

UNCOVERED Patrick (Sleepy) Brown has been making other people famous for more than a decade. He has co-written dozens of hits (including *Waterfalls* for TLC) and spiced up a handful of others (that's him singing the chorus of OutKast's *The Way You Move*) with his super-smooth vocals. On *Mr. Brown*, out Sept. 26, Sleepy finally gets his chance to shine with an R&B album that has more than just bedroom eyes and the requisite guest spots (Big Boi, Pharrell). It also has lots of humor and a refreshingly non-exploitative view



If you're taking a long time to go, maybe your going problem is a growing problem.



Jack didn't mind that Ralph was always running off to 'go.'



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Avodart is used to treat urinary symptoms of Enlarging Prostate. Only your doctor can tell if your symptoms are from an enlarged prostate and not a more serious condition, such as prostate cancer. See your doctor for regular exams. Women and children should not take *Avodart*. Women who are or could become pregnant should not handle *Avodart* due to the potential risk of a specific birth defect. Do not donate blood until at least six months after stopping *Avodart*. Tell your doctor if you have liver disease. *Avodart* may not be right for you. Possible side effects, including sexual side effects and swelling or tenderness of the breast, occur infrequently.

See important information on next page.

Do you have an enlarging prostate?

If you have any of these urinary symptoms, talk to your doctor.

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- Frequent urge to urinate.
- Difficulty emptying your bladder.
- Symptoms get in the way of your life.
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(dutasteride)

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AVODART is a medication for the treatment of symptoms of benign prostatic hyperplasia (BPH) in men with an enlarged prostate to:

- Improve symptoms
 - Reduce the risk of acute urinary retention (a complete blockage of urine flow)
 - Reduce the risk of the need for BPH-related surgery
- AVODART is not a treatment for prostate cancer. See the end of this leaflet for information about how AVODART works.

Who should NOT take AVODART?

- Women and children should not take AVODART. A woman who is pregnant or capable of becoming pregnant should not handle AVODART capsules. See "What are the special warnings for women about AVODART?"
- Do not take AVODART if you have had an allergic reaction to AVODART or any of its ingredients.

What are the special warnings for women about AVODART?

- Women should never take AVODART.
- Women who are pregnant or may become pregnant should not handle AVODART Capsules. If a woman who is pregnant with a male baby gets enough AVODART into her body after swallowing it or through her skin after handling it, the male baby may be born with abnormal sex organs.

What are the special precautions about AVODART?

- Men treated with AVODART should not donate blood until at least 6 months after their final dose to prevent giving AVODART to a pregnant female through a blood transfusion.
- Tell your doctor if you have liver problems. AVODART may not be right for you.

How should I take AVODART?

- Take 1 AVODART capsule once a day.
- Swallow the capsule whole.
- You can take AVODART with or without food.
- If you miss a dose, you may take it later that day. Do not make up the missed dose by taking 2 doses the next day.
- You may find it helpful to take AVODART at the same time every day to help you remember to take your dose.

What are the possible side effects of AVODART?

Possible side effects are impotence (trouble getting or keeping an erection), a decrease in libido (sex drive), enlarged breasts, a decrease in the amount of semen released during sex, and allergic reactions such as rash, itching, hives, and swelling of the lips or face. These events occurred infrequently.

Talk with your doctor if you have questions about these and other side effects that you think may be related to taking AVODART.

How should I store AVODART?

AVODART is a soft gelatin capsule that may become soft and leak or may stick to other capsules if kept at high temperatures. Store AVODART capsules at room temperature of 77°F (25°C) or lower.

If your capsules are cracked or leaking, don't use them, and contact your pharmacist.

General information about AVODART.

- Do not use AVODART for a condition for which it was not prescribed.
 - Do not share your AVODART.
 - Ask your doctor about how often you should return for a visit to check your BPH.
 - A blood test called PSA (prostate-specific antigen) is sometimes used to detect prostate cancer. AVODART will reduce the amount of PSA measured in your blood. Your doctor is aware of this effect and can still use PSA to detect prostate cancer in you.
- If you have questions about AVODART, ask your doctor or pharmacist. They can show you detailed information about AVODART that was written for healthcare professionals.

How does AVODART work?

Prostate growth is caused by a hormone in the blood called dihydrotestosterone (DHT). AVODART lowers DHT production in the body, leading to shrinkage of the enlarged prostate in most men. Just as your prostate became large over a long period of time, reducing the size of your prostate and improving your symptoms will take time. While some men have fewer problems and symptoms after 3 months of treatment with AVODART, a treatment period of at least 6 months is usually necessary to see if AVODART will work for you. Studies have shown that treatment with AVODART for 2 years reduces the risk of complete blockage of urine flow (acute urinary retention) and/or the need for surgery for benign prostatic hyperplasia.



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MOVIES



Both a Trick And a Treat

The elusive *Illusionist*
casts it own type of spell

MOVIES BEGAN AS TRICKERY, A GAME that science played on the eye. Film is a series of photographs passing through a projector so quickly that the eye believes the images on them are moving. That lie, of moving pictures, seemed like magic to early spectators and, when all the conjuring arts and techniques are aligned, seem so today. Viewers still allow themselves to be fooled by the director: the illusionist-in-chief.

So *The Illusionist*, based on a story by Steven Millhauser, is the perfect title for any movie that wants you to consider the first principle of cinema: take nothing you see for granted. Same goes for the film's title character, Eisenheim (Edward Norton), who astonishes Vienna theatergoers of a century ago with his subtle sleight of hand. In an instant, this sorcerer can make an orange tree sprout from a seed. He can stick a saber on a floor that strong men are unable to dislodge. Perhaps he can bring the dead back to life. You are welcome to conclude that Eisenheim possesses darker

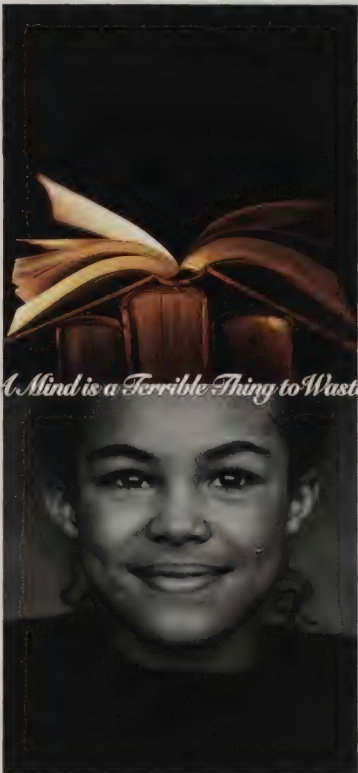


powers, that his guise as a mere illusionist is his cleverest illusion.

As a child, the magician had met and fallen in love with a young duchess and schemed to elope with her. In maturity, this beauty has become Princess Sophie (Jessica Biel), who is likely to be wed to Crown Prince Leopold (Rufus Sewell), a potentate as brutal as he is handsome—and he is very handsome. If Eisenheim and Sophie are to resume their tryst, they must elude both Leopold and his wily Chief Inspector Uhl (Paul Giamatti). All are ready to play roles in Eisenheim's game: to be his accomplice, his stooge, his unmasker, his ruin.

Filmed in Prague, that city of secrets, *The Illusionist* takes some getting used to. You must shrug off a clumsy opening and indulge the American stars (Norton, Biel, Giamatti) for strutting their fanciest Anglo-European accents. But even those may be devices of misdirection, little traps set by Neil Burger, the writer-director. It's not how Burger sets the stage; it's what he puts on it. Soon Norton slips into Eisenheim's skin and, with the aid of real-life master magicians Ricky Jay and Michael Weber, makes the enterprise soar—or, at any rate, levitate.

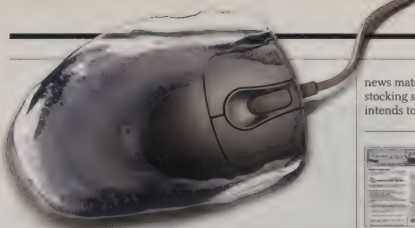
Burger has tricks up his sleeve, but he's not a cheat. He knows that the camera is a gullible instrument, so he confidently puts all the clues on the screen. It's up to you to find these hidden treasures. By the end, the canniest viewers may not be fooled, but—and you can believe this—they may be mesmerized. —By Richard Corliss



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in identifying information—the site walks you through that—and the Web elves produce a full listing. The sole limitation—apart from those of your collection—is that you can only swap like items (CDs for CDs, books for books etc.). So choose a screen name, and start swapping.



STAYING CONNECTED **dodgeball.com**

LET YOUR MOBILE DEVICE IMPROVE YOUR social life. Use this service to corral friends for a drink or find out where they're already hanging. All you do is send a text message to the mother ship, and it does

the rest: the service locates you, checks which of your buds are nearby and sends out the appropriate alerts. And the Dodgeball team keeps growing: it's now at play in 22 cities.



WEB SEARCH & SERVICES **pixsy.com**

THIS CLEVER SEARCH ENGINE EXTRACTS images and videos from the news feeds of a variety of content providers, from YouTube to the BBC. Click on a source—say, the New York Times—from the

"Browse Recently Added" box on the home page, and you will get a fresh batch of thumbnails, which serve as direct links to the

news material. Or you can browse by category. Currently stocking some 10 million items in its searchable index, Pixsy intends to have 1 billion items by the end of the year.



TIME WASTERS **number-logic.com**

CAUGHT UP IN THE CURRENT SUDOKU craze? This site offers a hefty supply of puzzles. Work independently, or compete head to head against other registered users. There are four levels of difficulty. The site will time you (although there is a PAUSE button) and, if you wish, "validate" your answers (and highlight any mistakes). You don't have to sign in to use the site—unless you want your scores recorded.



NEWS & INFORMATION **digg.com**

AT THIS SO-CALLED SOCIAL NEWS SITE, THE users, rather than a computer algorithm, determine how important or interesting the stories are, and Digg posts them on its home page accordingly. The articles are tagged with the number of "diggings," or positive votes, from readers. Click on "Switch to Cloud View" in "Upcoming Stories" to see which stories are gaining traction (the headlines appear bigger). And don't miss the new Digg Labs page, offering two visual alternatives to displaying the same info: Swarm (<http://labs.digg.com/swarm>), which looks like a cluster map, and Stack (<http://labs.digg.com/stack>), which resembles more of an expanding and contracting bar graph. Watch the hype as it actually happens.



ARTS & MEDIA **pandora.com**

TYPE IN THE NAME OF YOUR FAVORITE band, and within moments the site will be streaming a radio station, featuring songs from that band and similar ones, to your desktop through your browser—no registration and no downloads required. You can fine-tune the playlist by using the thumbs-up and thumbs-down buttons. It's a nifty way of discovering new artists who sort of sound like the bands you already like, and of becoming a font of music knowledge at parties. A new Backstage section is a searchable directory of artists and albums—"your door to the music universe"—courtesy of the Music Genome Project.



TRAVEL & REAL ESTATE **yelp.com**

READ WHAT PAYING CUSTOMERS—NOT critics—are saying about restaurants, hotels, nightclubs and so on, in New York City; Seattle; Phoenix, Ariz.; and 21 other cities, or submit written reviews of your own. The site combines strong local search tools (like Google Maps) with a social networking approach—already the site is teeming with "Yelpers" eager to share—and the more user-generated content it compiles, the more useful it will be. So go out, eat and yelp. It's your civic duty. —By Maryanne Murray Buechner

For the full annual list of Time's 50 coolest websites, including shopping, cooking and parenting blogs, please visit time.com/coolest



Spirit and Adventure

Faith-based travel is booming, but today's pilgrims are looking for more than a tour of churches. They seek religious insights—and fun

A group from Maine's Moose River Outpost, a Christian camp, tackles the rapids on the Kennebec River with Windfall Rafting, above; campers pray before setting off





Pilgrims flock to Nuestra Señora del Pilar basilica in Zaragoza, Spain. Below, a tour member reveres a symbol of the Virgin Mary



By SALLY S. STICH

FOR MARY-ROSE FISHER, 51, AN AVID SCRAPBOOKER from Austin, Texas, the original appeal of the three-day Girl's Get-A-Way cruise, promoted as a tour for Christians who want to be "the women God wanted them to be," was the chance to create a spiritual memory book. "The scrapbooking session was described as commemorating the important events of your spiritual life, with all necessary art supplies

provided," says the IBM software architect and devoted Protestant. But as it turned out, Fisher never once set foot in that workshop. She ended up by the pool with her daughter Christy, 27, where both enjoyed meeting other women—Episcopalians, Catholics, Methodists—whose similar values made for easy friendships.

Mother and daughter also enjoyed Bible study in the mornings, and Christian comedians (clean jokes only) and singers at night. In fact, Fisher had such a great time last November that she has already persuaded many of her girlfriends from church to sign up for a similar cruise this November. "My friends keep asking for our itinerary," she says, "but I tell them it's just so much fun being together—sunning in the afternoon and listening to Christian entertainment at night—that it doesn't matter what ports we stop at."

Religion and travel are hardly new partners, but Fisher is part of a growing

group of tourists seeking to enrich their spiritual lives while enjoying a big dose of good old, secular fun, whether in the Holy Land, on a Christian cruise or touring the missions of California—wine-tasting reception included. "Religious tourism accounts for one of the fastest growing sectors of the tourism market," says Kevin Wright, religious-travel manager at Globus, an international tour company that offers 20 faith-based itineraries, up from eight in 2004. "We're talking about a \$1 billion industry."

Why the explosion of religious-oriented travel? Three factors, says Wright, who is the author of three travel guides for the faithful. The first, he says, is simple demographics: "In the last census, there were 8 million more people identified as Christians than a decade ago." Second, is the broader boom in international travel. According to Wright, 45% more Americans are traveling overseas today than 10



years ago. Third, says Wright, "people of faith increasingly want a personal experience of their faith."

And that may be why yesteryear's dry lectures in a dusty church don't quite cut it with this generation of travelers. "Boomers don't want to be told about faith, they want to experience it for themselves," says Cindi Brodhecker of MTS Travel in Ephrata, Pa., which focuses on the religious and nonprofit market. "They want to explore where their ancestors might have worshipped. Or better understand their religious background." And, like Fisher, they often want to take the family, making it a multigenerational experience. "Today faith-based travel is no longer targeted to a niche market—church groups who want to go on a mission or pilgrimage," says Brodhecker. "It's for the mainstream customer who wants an exciting vacation that also makes the Bible come alive."

That's what drew Ann and Ron Richards to MTS's Footsteps of Paul tour of Greece,

Turkey and Rome. The couple, who belong to the Congregational United Church of Christ in St. Charles, Ill., were particularly moved by a ceremony in which they were baptized in the same River Lydia in northern Greece where Paul is believed to have baptized Lydia, a merchant who, after hearing Paul's Gospel, became the first woman to embrace Christianity. Seeing where John the Evangelist is believed to have written the *Book of Revelation* also enriched their understanding of Scripture. But not all of their journey was religious. "We also took a five-day Mediterranean cruise to Mykonos, Ephesus, Crete and

Santorini," says Ron, 65, "and all of that was pretty much standard tourist stuff."

Although pilgrimages to the Holy Land and to the shrines of Europe top the charts in popularity, almost any type of trip can be cast as faith-based travel, even white-water rafting. One of the most popular trips organized by the Windfall Outdoor Center in Maine is a run down the state's Kennebec River through rugged wilderness. The outing includes lunch and devotionals around a campfire. "What better place to talk about the beauty of God's creation," says Bob Chaffee, 50, who has taken his family on the rafting trip numerous times in the past 15 years, as part of a weeklong outdoor adventure arranged by Windfall.

For those who want to combine the luxury of a cruise with the spirit of a mission, there's the *Cruise with a Cause*, offered by Christian Travel Finder. Joan Tidwell, 53, took her daughter Lindsay, 18, on the voyage as a high school graduation gift. Mother and daughter, who are Baptists, boarded Royal Caribbean's *Sovereign of the Seas* for a five-day voyage and enjoyed cruise-ship amenities, concerts by such contemporary Christian artists as Todd Agnew and New Song at night, a day of missionary work in Freeport, Bahamas, and a day of snorkeling, sunbathing and swimming on CocoCay. "There were about

2,000 of us, some with church groups, some traveling alone, some there for the mission, some there for a cruise with no alcohol or gambling and good family entertainment," says Tidwell. For her, the highlight was going into the Freeport public schools to meet kids and talk to them about having a personal relationship with God.

As for Lindsay, mission work may have also bought her 15 minutes of fame: a reality TV show was being filmed during the cruise. The 12-episode program, *Cruise with a Cause*, hosted by JCTV's Brandon Crouch and Reba Toney, is a behind-the-scenes look at the mission effort as well as chats with guest artists and passengers. "It was totally cool watching the show being filmed," Lindsay says. "Of course we're all hoping to see ourselves" on television. But forget the typical cat fights, foul language and sexual tension of MTV's reality shows. This program will be good, clean fun—just like the cruise it captures. ■

Cruise with a Cause passengers unwind on the pool deck, right; a Christian Travel Finder group tours the ruins at Ephesus, below



"BOOMERS DON'T want to be told about faith, they want to experience it for themselves."

—Clad Bradstreet, MTV & Travel



OFF THE BEATEN PATH

Jerusalem, Mecca and Rome will always draw pilgrims. Kevin Wright of Globus suggests these less familiar destinations for the faithful:

■ **IRELAND** Climb Croagh Patrick, where tradition says St. Patrick spent 40 days fasting, or retreat to ancient St. Patrick's Purgatory for three days of devotion.

■ **LONDON** A magnet for Christians (and *Da Vinci Code* fans) with Westminster Abbey, St. Paul's Cathedral and nearby Canterbury Cathedral.

■ **SOLESMES, FRANCE** Live like a monk (or nun) at the abbeys of St. Peter and St. Cecilia.

■ **CALIFORNIA** Visit the 21 Franciscan missions along the Camino Real from San Diego to Sonoma. Added blessings: vineyard tours, California cuisine and spectacular coastal scenery.

■ **KENYA** Search for spiritual renewal while on safari in the African bush.

Want HDTV?

By ROBERT S. ANTHONY

IF YOU REMEMBER TELEVISIONS WITH knobs and dials but—*gasp!*—no remote control, then you probably grew up in the '50s or '60s. If you intend to watch the news tonight on one of those models, call the Smithsonian: you're a dinosaur. For as young shoppers head to electronics stores to buy the new high-definition TVs (HDTVs), the over-50 crowd is falling in right behind them.

Older consumers have a reputation for being slow to adopt new technologies, but big-screen TVs seem to be an exception. A January 2004 survey by the Consumer Electronics Association found that 18% of adults of all ages owned an HDTV and that the rate for those over 50 was on par, at 17% overall and 19% for over-50 men.

That is good news for TV manufacturers and retailers because people over 50 tend to have more disposable income. But boomers can be cheap, er, price conscious. When a March 2005 Harris Interactive survey asked consumers whether they planned to buy an HDTV within a year, it found a relatively small age gap: 32% of 18-to-27-year-olds said yes, as did 28% of those 40 to 58 and 23% of those 59 or older. But although 29% of consumers in the youngest group said they would be willing to spend up to \$5,000 for a set, the older groups clung tighter to their wallets. Only 17% of the middle-agers and 15% of those 59 or older said they felt ready to plunk down that kind of money.

Waiting turns out to have been a wise move. HDTV prices have dropped dramatically over the past year. In March 2005 the average price for a 37-in. liquid-crystal display (LCD) HDTV was a hefty \$4,113; a year later, the average price had dropped to \$2,333. Bargain hunters can find even better deals. This summer under its low-cost label ILO, Wal-Mart was selling a 32-in. set with a built-in HDTV tuner for \$848.

So if you've been holding back, now may be the time to buy. The problem, of course, is figuring out what to get. Alfred Poor, author of *Professor Poor's Guide to Buying HDTV*, suggests that instead of trying to sort through all the specifications and jargon at home, shoppers should go to a store. "The best thing you can do is trust your eyes," he advises. Here's what to look for:

■ **LCD vs. PLASMA** LCD TVs have a backlight that's electronically filtered to produce the microscopic color pixels that make up the image, whereas plasma TVs have pixels that emit colored light themselves. LCD TVs are better than plasmas in bright rooms and are very affordable up to about 42 in. Plasma TVs offer deep blacks and rich colors and can be viewed from wider angles than LCD TVs and are available in larger sizes.

■ **CONTRAST RATIO** This ratio (e.g., 600 to 1) represents the difference between a screen's brightest and darkest colors. A higher ratio is better. "Contrast as a concept is really important," says Poor. "The blacker your blacks, the more punch you have to your colors." But TV makers use differing standards to calculate the numbers, so comparing them is "almost useless," says Poor. So how do you judge contrast? First view the TV from the front, then see how badly the image fades from the side. If all the sets are

Now's the time to buy. Here's what you need to know to shop wisely



ILLUSTRATION FOR TIME BY FRANCISCO CACERES

on the same channel, it's fairly easy to tell which ones have deeper blacks and purer whites.

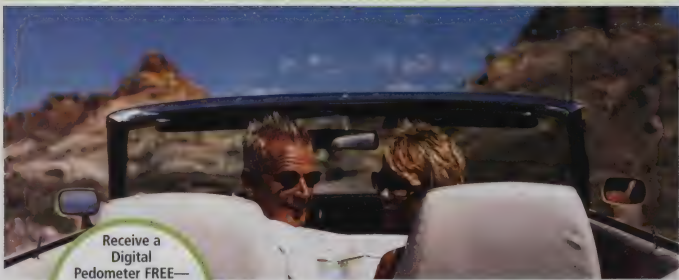
■ **SIZE** You need to get a large screen if you want a true home-theater effect. "Buy big or sit close," says Poor, noting that a 42-in. HDTV isn't too big for an average-size bedroom if you watch it from the other side of the room. He says LCD is a good technology for HDTVs up to 40 in. and plasma is the technology of choice for larger units. Plasmas are available up to a gargantuan 102 in.

■ **RESOLUTION** Beyond a certain distance, the human eye can't distinguish between an HDTV with a resolution of 720 lines and one with 1,080 lines. And those of us with "50-plus eyeballs," says Poor, are "less likely to see the difference." Both will look far better than the 480-line resolution of a conventional TV.

■ **CABLE COMPATIBILITY** If you have cable- or satellite-TV service, then you don't need a special tuner for your new HDTV. But if you don't, you'll need an HDTV with a built-in HDTV tuner or an external HDTV tuner. You'll also need an HDTV antenna. Your old rabbit ears won't do. Digital broadcasts are all-or-nothing affairs. If you get a strong signal, you'll get a cable-quality image. If the signal is weak, however, you won't get a fuzzy image; you'll get a blank screen. ■



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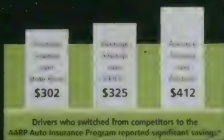
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Neck and Neck with Nora



Writer and director Ephron tackles the humiliations of aging with unwithered wit

By ANDREA SACHS

WHATEVER YOU DO, DON'T GIVE AUTHOR NORA Ephron a chirpy book about the joys of aging. "Every time I open a book about getting older, it has nothing to do with the realities of getting older whatsoever," complains the writer (*Scribble, Scribble: Heartburn*), screenwriter (*Silkwood*, *When Harry Met Sally*) and director (*Sleepless in Seattle*, *You've Got Mail*). So Ephron, who recently turned 65, decided to write a book that tells the truth—her hilariously observant version of the truth—about the decline and fall of the female body, beginning with the title: *I Feel Bad About My Neck* (Knopf). Ephron talked it over with TIME:

In an earlier book, *Crazy Salad*, you wrote about not liking your breasts. In this one you write about being unhappy with your neck. Doesn't all that self-revelation make you feel self-conscious?

Yes. You're looking at me right now. Can you see my neck? No. I've got my hand up right under my chin. And I wasn't even conscious of it until you asked.

But you've mined your life for material all along.

I think everybody does that. If you write essays, whose life are you going to mine? It's one of the things that I find so puzzling about all these cheerful books about getting older. What are they basing this on? Aren't they alive? Don't they have necks? Don't they have mirrors? Don't they have trouble remembering the name of the person that they used to be married to?

You look really good. Do you think anybody would even guess your age?

Yes, they would. We all look younger than

whatever we think 65 is or 60 is. One of the reasons for this is simply hair dye. Hair dye has changed everything. It's one of those things that's so there that no one notices that it has changed the world. When I was a kid, there seemed to be only one color that you could dye your hair, and it was called strawberry blond. A lot of my mother's friends were strawberry blond. But people went gray in those days. In the big cities now, people don't go gray. And that gives people the illusion that you're younger than you are.

Would you prefer to be younger?

You bet I would. Do I want to be 24? No. Not really. For one thing, it would probably mean I would have to give back my children. On the other hand, I'm really happy to be here as I consider the alternative. We live in fantastically interesting times. But 65 is 65. When I hear people going "Ohhh, I'm going to be 30" or "Ohhh, I'm going to be 40," I frankly want to smack them. I just want to say, "Are you nuts?"

You were a John F. Kennedy intern. Was it anything like being an intern in the Clinton White House?

We all knew things were going on.

Was it disillusioning to find out about Kennedy's affairs?

No, it was exciting. He was so attractive. It isn't that I'm not capable of being disillusioned, but I don't get disillusioned for that reason. No question that Clinton completely broke my heart, but that's because he threw his presidency away, as far as I was concerned—and by the way, the next guy's

Ephron is mystified by those who write cheerful books on aging: "Don't they have mirrors?"

too. You can make a case, if you really want to be perverse, that we're at war in Iraq because of the night Monica Lewinsky delivered a pizza to Bill Clinton. That's a way to tell the story.

Speaking of politics, did your ex-husband, Watergate reporter Carl Bernstein, tell you the identity of Deep Throat? You lived with that secret for a long time, didn't you?

No, I did not. I told it to everyone. I actually gave lectures where people, in rooms of 500 people, asked me who Deep Throat was, and I told them. I told everyone, and no one paid any attention to me. I'm not kidding. Nobody believed me.

You have two sons in their 20s from that marriage. Want to share any thoughts about parenting?

People have managed to turn parenting into some sort of obsessed career and often make the mistake of thinking that they can lay a glove on their children, starting with the notion that you can listen to Beethoven when you're pregnant and produce a music lover. I think that people are deeply deluded about what they can do as parents. Kids are who they are in some deep way. You can unquestionably do things to hurt them, but you can't do a whole lot otherwise. You can get a divorce, which is not a good thing for your kids—there's no question about that—and you can do all sorts of much worse things. But basically, this idea that children are Silly Putty? If they're charming, they're probably going to be charming. And if they're happy, they're going to be happy.

How long have you been married to Nicholas Pileggi, your current husband?

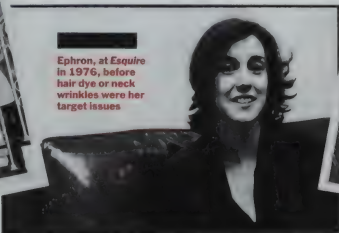
Almost 20 years. We have a very nice life. Third time's the charm, as they say.

Is it a problem that you're both writers?

That's always been my weakness. But I do think at a certain point in life—I think that I got better at figuring out how to do it. And I definitely got better at picking. But I don't think I could have stayed married to anybody that I married at 25 or 26. I wish I could have. That's probably one of the things that, if you're lucky, does get better when you get older. You get a slightly better sense of who you are, and you learn something from mistakes. But I don't mean to say anything positive about old age, you understand. That just slipped out of my mouth.



The Efron sisters all became writers; from left, circa 1958: Nora, Della, Hallie and Amy



Ephron, at *Esquire* in 1976, before hair dye or neck wrinkles were her target issues



Gloria Steinem and Ephron, in 1981, have both written about aging

From I Feel Bad About My Neck: And Other Thoughts on Being a Woman

EPHRON ON THE POWER OF HAIR DYE

There's a reason why 40, 50 and 60 don't look the way they used to, and it's not because of feminism, or better living through exercise. It's because of hair dye. In the 1950s only 7% of American women dyed their hair; today there are parts of Manhattan and Los Angeles where there are no gray-haired women at all.

Hair dye has changed everything, but it almost never gets the credit. It's the most powerful weapon older women

have against the youth culture, and because it actually succeeds at stopping the clock (at least where your hair color is concerned), it makes women open to far more drastic procedures (like face-lifts). I can make a case that it's at least partly responsible for the number of women entering (and managing to stay in) the job market in middle and late middle age, as well as for all sorts of fashion trends. For example, it's one of the reasons women don't wear hats

anymore, and it's entirely the reason that everyone I know has a closet full of black clothes.

Think about it. Fifty years ago, women of a certain age almost never wore black. Black was for widows, and specifically for Italian war widows, and even Gloria Steinem might concede that the average Italian war widow made you believe that 60 was the new 75. If you have gray hair, black makes you look not just older but sadder. But

black looks great on older women with dark hair—so great, in fact, that even younger women with dark hair now wear black. Even blondes wear black. Even women in L.A. wear black. Most everyone wears black—except for anchorwomen, United States Senators and residents of Texas, and I feel really bad for them. I mean, black makes your life so much simpler. Everything matches black, especially black.

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Special Agents

A new category of Realtors caters to the needs of older buyers

By SALLY S. STICH



WHAT QUICKLY BECAME APPARENT to Rick and Maureen Dailey, after moving to Florida two years ago to care for Maureen's 84-year-old mom, was that the humid Florida climate was not good for the older woman's emphysema. Looking to head north to Delaware so that he and Maureen could be near their adult children, Rick, 60, a former police officer, ended his Internet search for a Realtor when he discovered Re/Max agent Kathy Spier-Bell's website. Although he had never heard of her Seniors Real Estate Specialist (SRES) designation, he was so impressed with the info on issues affecting the

"mature" client that he gave her a call. "We wanted a Realtor who could understand our need for a house that would not only comfortably accommodate all three of us and afford privacy," he says, "but also be in a location that would please my mother-in-law, who wanted to be near retailers, restaurants and church, and Maureen and me, who like to hike, mountain-bike and sail." Spier-Bell found the perfect three-bedroom ranch in Lewes, Del. Says Dailey: "Her specialty made the process go very smoothly."

Spier-Bell is one of 14,000 real estate agents nationwide with an SRES designation, up from 5,000 in 2002. The two-day training for this specialty, which includes analysis of the different generational needs and the attitudes of those 55 and older, as well as the range of housing options available for that market, comes under the auspices of the Senior Advantage Real Estate Council. It was the brainchild of California real estate veteran Tim Corliss, who in 1997 anticipated a growing market segment that would have

not only specific needs but also a fair amount of disposable income to meet them.

Of course, any good real estate agent is service oriented, but there's a world of difference between offering general services and anticipating the needs of a specific demographic. "This age group has very different concerns from [those of] a 30-year-old home buyer," says Tom Stevens, president of the National Association of Realtors. "Going to a Realtor with an SRES designation is like going to a medical specialist."

Many SRES agents are of a certain age and have had to deal with the same issues as their clients. Ruth Fennell, 50, who is based in Tampa, Fla., got her SRES training in 2003 after her mother was diagnosed with Alzheimer's and had to move from Florida to North Carolina to be near her two sons. "We needed some legal advice, some financial advice and some help conducting an estate sale," says Fennell, but the agent wasn't much help in any area but selling the house. Fennell offers a team approach to sales, con-

sulting with and referring clients to specialists in taxes, elder law, estate sales, home inspection and health-care advocacy (although clients are free to use their own experts if they choose). Neither the clients nor the specialists pay her for the referrals. "I make only my regular commission on each sale," she says, "no matter how much extra service I provide." And Fennell doesn't stint on the extras. After she helped an elderly woman's adult children sell their mom's duplex in Sun City Center, Fla., she disposed of the belongings left behind—arranging for the better pieces to be auctioned off, dropping giveaways at a charitable outlet and shipping sentimental favorites to family members around the country.

Considering the extra work and the fact that sales to the older market aren't generally quick turnarounds, why go after that clientele? Because it makes good business sense, says Realtor Dana Jordan, who works for the People's Choice agency in Tampa. "If I can earn their trust by virtue of my extra knowledge, I'll get more referrals." And more seniors will get the unique services they need. ■

Seniors specialist
Kathy Spier-Bell,
with clients at one
of her listings in
Lewes, Del.

nabiscoworld.com/triscuit

Diets rich in whole grain foods and low in saturated fat and cholesterol may help reduce the risk of heart disease.

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ILLUSTRATION FOR TIME BY ALANNA CAVANAGH



Au Naturel

Earthy, affordable, all-natural wines are no longer just for purists

By ALICE FEIRING

ASTOR WINES & SPIRITS IN NEW YORK CITY IS AN OLD HAND AT ARRANGING those free, in-house tastings that have become so common around the country. Earlier this year, the proprietors rented 500 glasses for a three-hour event. On the basis of past experience, that should have been plenty. But within just an hour, all the glasses had been used. Were they giving away the latest 90+-rated wine or the rare, cult Cabernet Screaming Eagle? Nothing of the kind. They were pouring reasonably priced natural wine.

Until recently, those wines, grown without pesticides and fermented with natural yeast, were a niche specialty appreciated mainly by a small if passionate following of wine geeks. Vintners who make traditional wines, including many of those labeled organic, use a variety of tools and ingredients—oak products, manufactured yeasts, enzymes, defoaming agents and other chemical additives—to influence the flavor and texture of their product, whether it be a \$10 jug or a \$100 bottle. Natural wines, on the other hand, are created by winemakers who take an artisanal approach to what they produce, basing their decisions in the vineyard and the winery on techniques that allow their wine to develop in the purest way possible. France—no surprise—has the greatest number of natural winemakers, but the trend is catching on in the U.S. too.

Tony Coturri, a co-owner of the Coturri Winery in Glen Ellen, Calif., began making natural wines 27 years ago and doesn't use even the sulfites that most experts think are needed to preserve wine. He's so devoted to the natural ethos that he is pushing to have ingredients listed on wine labels. "I believe that wine is best at its most basic—

crushed grapes, fermented, pressed into barrels and then bottled," he says. "Nothing added, nothing taken away."

Fans insist that there's nothing faddish about those wines. Joe Dressner, a New York City-based importer specializing in natural wines (or, as he likes to call them, "real wines"), says people buy his wines because they like what is in the bottle. "It's a sensory preference, which prefers nature to technology. This is not about being a purist. We simply feel the wines taste better."

Of course, taste, along with price, is a key factor in choosing a wine.

And natural wines are usually subtler and more complex than conventional wines, although some have rough edges. Peo-

Good bets at good prices: Domaine Grés St. Vincent, Coturri Zinfandel and Val de Loire Clos Roche Blanche Touraine Sauvignon



ple who favor a Pinot Noir that smells like cherry-vanilla ice cream may find it an adjustment to savor one with an earthier bouquet. Many natural wines are affordable, with delicious choices, such as the Loire Valley's Clos Roche Blanche reds and whites (ranging in price from \$12 to \$20) and Coturri's (\$20 to \$30 a bottle).

Trying natural wines is becoming easier, as a growing number of restaurants and bars offer them. Paris remains the best place on earth to sample one. Should you be there, visit La Muse Vin in the Bastille, Le Verre Volé near the canal St. Martin and Le Baratin in the 20th arrondissement. In New York City, Yuva, Bette and Bao 111 in Manhattan and Ici and 360 in Brooklyn feature natural selections on their wine lists. Good representatives can also be found at Crémant and Le Pichet in Seattle, the Slanted Door in San Francisco and Lou in Los Angeles.

Live in a natural-wine-free locale? A bottle, or more probably a case, is just a few keystrokes away. You might start your search with the websites of importers Jenny & François (worldwidewine.net), Louis/Dressner (louisdressner.com) and Kermit Lynch (kermitlynch.com). However you get a bottle, once you develop a taste for artisanal wine, it may be hard to return to your old favorites. But that's just fine, because as more drinkers demand such wines, more winemakers will take the plunge and go natural. ■

Income to Count On

Why you may need an immediate-fixed annuity when you retire

By DANIEL KADLEC

EVEN IF YOU'VE BEEFED UP PERSONAL SAVINGS IN RECENT YEARS, you're probably not ready to retire until you have bought an immediate-fixed annuity, an insurance contract that will pay you a set amount monthly for the rest of your life. With interest rates up, the guaranteed income you can lock in now appears generous.

Why do you need an immediate-fixed annuity? Traditional pensions are disappearing, and Social Security is on wobbly ground. Those two onetime pillars of retirement finance used to give many retirees enough secure

monthly income to cover most of their critical living expenses. But now we have 401(k)s, IRAs and other tax-favored savings accounts, with nothing guaranteed. The onus is on you to manage distributions in a way that you will not run out of money.

That's a tall order for most folks. To make it easier, Congress is considering several bills that would cut the tax rate on annuity payments. The hope is that more people would then buy an immediate annuity to replace or supplement eroding income from traditional pensions and Social Security. "If you want the absolute assurance of income for life, there is no alternative," says John Olsen, principal at Olsen Financial Group in St. Louis, Mo.

Income annuities should not be confused with variable annuities. Variable annuities let you save tax deferred through standard mutual funds and may offer certain guarantees (like a minimum return). But they often have high expenses and commissions. Immediate-fixed annuities are simple, low-cost products that let you plunk down a pot

of money and get a secure monthly income for life (or some other designated period).

A 65-year-old man who pays \$100,000 to Fidelity & Guaranty, in Baltimore, Md., today would lock in guaranteed monthly payments of \$692 for life, according to annuityshopper.com. That's up from \$648 a month just a year ago, reflecting today's higher interest rates and pointing up why now may be a good time to secure this kind of fixed income. If rates move lower, as they probably will with the economy slowing, income annuities bought, say, next year would offer smaller fixed monthly payments.

If you have ample assets or can easily live off your bond, rental or other income or your stock dividends without selling the underlying assets, you may not need an income annuity, which is really just insurance that you will never run out of money. If you don't need it, don't pay for it. If you buy an immediate annuity and die soon after, you will have given an insurance company what could have gone to your heirs.

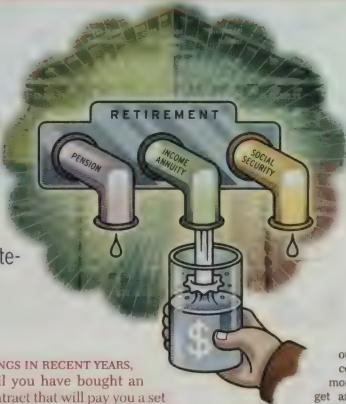
You can protect against that worst-case

outcome. By accepting a lower monthly sum, you get an annuity that guarantees payment to your estate—say, \$665 a month for 10 years or \$603 for 20 years, in the example above. You can and should buy an income annuity that also builds in inflation increases and continues until the death of a surviving spouse.

The biggest knock on income annuities is that once you've forked over a pile of cash, it's gone forever. So don't spend all your savings on one; 25% is a good target. In some cases, you can recover all or part of what you paid for an annuity. J.G. Wentworth, based in Bryn Mawr, Pa., offers a lump sum to take over your income stream. If you bought an annuity for \$100,000 and changed your mind the next day, you could get back about \$95,000. "Our typical customer has unexpected medical bills or some other sudden need for money," says Michael Vaughan, managing director at Wentworth.

One helpful rule: "The older I get, the more I'm willing to buy an annuity," says Michael Schulman, an accountant with Excelsior Senior Advisers in New York. With fewer years to live, you have higher monthly payments. An income annuity bought at age 75 or 80 might generate more monthly cash than you could get anywhere else. Your heirs might squirm. But you will sleep better knowing you have plenty of income and it will never run out.

IF YOU WANT ABSOLUTE assurance of income for life, there's no alternative." —John Olsen, Olsen Financial



**Frustrated by frequent urges in your internal plumbing?
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Frequent bladder urges can sometimes get in the way of doing things spontaneously. So talk to your doctor today to see if prescription VESicare can help.

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- Talk to your doctor guide

Important Safety Information

VESicare is for urgency, frequency, and leakage (overactive bladder). VESicare is not for everyone. If you have certain types of stomach, urinary, or glaucoma problems do not take VESicare. While taking VESicare, if you experience a serious allergic reaction, severe abdominal pain, or become constipated for three or more days, tell your doctor right away. In studies, common side effects were dry mouth, constipation, blurred vision, and indigestion.

Please see important product information on the following page.

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Read the Patient Information that comes with VESICARE before you start taking it and each time you get a refill. There may be new information. This leaflet does not take the place of talking with your doctor or other healthcare professional about your condition or treatment. Only your doctor or healthcare professional can determine if treatment with VESICARE is right for you.

What is VESICARE?

VESICARE is a prescription medicine used in adults to treat the following symptoms due to a condition called overactive bladder:

- Having to go to the bathroom too often, also called "urinary frequency."
- Having a strong need to go to the bathroom right away, also called "urgency."
- Leaking or wetting accidents, also called "urinary incontinence."

VESICARE has not been studied in children.

What is overactive bladder?

Overactive bladder occurs when you cannot control your bladder contractions. When these muscle contractions happen too often or cannot be controlled, you can get symptoms of overactive bladder, which are urinary frequency, urinary urgency, and urinary incontinence (leakage).

Who should NOT take VESICARE?

- Do not take VESICARE if you:
- are not able to empty your bladder (also called "urinary retention").
 - have delayed or slow emptying of your stomach (also called "gastric retention").
 - have an eye problem called "uncontrolled narrow-angle glaucoma."
 - are allergic to VESICARE or any of its ingredients. See the end of this leaflet for a complete list of ingredients.

What should I tell my doctor before starting VESICARE?

- Before starting VESICARE, tell your doctor or healthcare professional about all of your medical conditions including if you:
- have any stomach or intestinal problems or problems with constipation.
 - have trouble emptying your bladder or you have a weak urine stream.
 - have an eye problem called narrow-angle glaucoma.
 - have liver problems.
 - have kidney problems.
 - are pregnant or trying to become pregnant (it is not known if VESICARE may harm your unborn baby).
 - are breastfeeding (it is not known if VESICARE passes into breast milk and if it can harm your baby, you should decide whether to breastfeed or take VESICARE, but not both).

Before starting on VESICARE, tell your doctor about all the medicines you take including prescription and nonprescription medicines, vitamins, and herbal supplements. While taking VESICARE, tell your doctor or healthcare professional about all changes in the medicines you are taking including prescription and nonprescription medicines, vitamins and herbal supplements. VESICARE and other medicines may affect each other.

How should I take VESICARE?

- Take VESICARE exactly as prescribed. Your doctor will prescribe the dose that is right for you. Your doctor may prescribe the lowest dose if you have certain medical conditions such as liver or kidney problems.
- You should take one VESICARE tablet once a day.
 - You should take VESICARE with liquid and swallow the tablet whole.
 - You can take VESICARE with or without food.
 - If you miss a dose of VESICARE, begin taking VESICARE again the next day. Do not take 2 doses of VESICARE in the same day.
 - If you take too much VESICARE or overdose, call your local Poison Control Center or emergency room right away.

What are the possible side effects with VESICARE?

- The most common side effects with VESICARE are:
- blurred vision. Use caution while driving or doing dangerous activities until you know how VESICARE affects you.
 - dry mouth.
 - constipation. Call your doctor if you get severe stomach area (abdominal) pain or become constipated for 3 or more days.
 - heart problems. Heart problems like its decreased swelling can occur when drugs such as VESICARE are used in a hot environment.

Tell your doctor if you have any side effects that bother you or that do not go away.

These are not all the side effects with VESICARE. For more information, ask your doctor, healthcare professional or pharmacist.

How should I store VESICARE?

- Keep VESICARE and all other medicines out of the reach of children.
- Store VESICARE at room temperature, 59° to 86°F (15° to 30° C). Keep the bottle closed.
- Safely dispose of VESICARE that is out of date or that you no longer need.

General information about VESICARE

Medicines are sometimes prescribed for conditions that are not mentioned in patient information leaflets. Do not use VESICARE for a condition for which it was not prescribed. Do not give VESICARE to other people, even if they have the same symptoms you have. It may harm them.

This leaflet summarizes the most important information about VESICARE. If you would like more information, talk with your doctor. You can ask your doctor or pharmacist for information about VESICARE that is written for health professionals. You can also call (866) 912-4615 toll free, or visit www.VESICARE.com.

What are the ingredients in VESICARE?

Active ingredients: bifluoride succinate.
Inactive ingredients: lactose monohydrate, corn starch, hypromellose 2910, magnesium stearate, cell, polyethylene glycol 8000 and titanium dioxide with yellow iron oxide (5 mg VESICARE tablet) or red iron oxide (10 mg VESICARE tablet).

Manufactured by:
Astellas Pharma Technologies Inc.
Norman, Oklahoma 73072

Marketed by:
Astellas Pharma US, Inc.
Deerfield, IL 60015-2548

Marketed and Distributed by:
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How to Pack a Lunch

Parents assume the lunch they make is healthier than the one served at school, but the Canadian Institutes of Health Research found that the typical lunch box is a nutritional nightmare, filled with sugar, salt and saturated fat. Here's how to do better. —By Lisa McLaughlin

Milk

Although always a better choice than soda, whole milk is the largest source of saturated fat in children's diets. **Healthier Choice:** Fat-free or 1% milk.

Fruit

Applesauce and fruit cups are kid favorites but can be drenched with calorie- and sugar-laden corn syrup. **Healthier Choice:** Whole fruit or homemade fruit salad is always the best choice. Or look for fruit snacks without added sugar.

Fruit Strips

These chewy treats might seem like a healthy dessert, but they often contain more sugar than fruit. **Healthier Choice:** Read labels carefully to find strips that are all fruit, like Tropicana FruitWise.

Bread

Children like white bread. **Healthier Choice:** Whole-grain bread. Make sure that whole wheat is the first ingredient. If the list starts with wheat or unbleached wheat flour, it's not whole-grain bread.

On the Side

Chips offer the savory flavors that kids love, along with unnecessary fat. Try to keep them as a treat, not as part of every-day meals. **Healthier Choice:** A bag of dry cereal or fruits and vegetables cut into child-size bites. A yogurt-based dip can make carrots more appealing.

Sandwich Veggies

The best intentions will fall short if kids leave their fruits and vegetables sitting on their plate. **Healthier Choice:** Incorporate lettuce, tomatoes and pepper strips in sandwich fillings. Alternatively, try adding shredded carrots, diced apples and raisins to tuna salad.

Fillings

Lunch meats are highly processed and can be a hidden source of fat. **Healthier Choice:** Roast chicken, turkey or beef that you have cooked yourself. Water-packed canned tuna is also a good choice; low-mercury tuna is even better. If you buy cold cuts, choose lean ones.



New, Healthier Foods For Kids

MINI-CRACKERS

Crackers often contain unhealthy fats. The organic mini-sandwiches from **Late July** are trans-fat-free and come filled with peanut butter or cheddar.



BETTER COOKIES

As a treat, try organic whole-wheat (but still yummy) cookies from **Dancing Deer** or **Immaculate Baking Co.**



A GLASS OF VEGGIES

New juices from **Luvvit Juices** come in surprisingly kid-friendly flavors like tomato and carrot.



CRISPY FRUIT

Freeze-dried apples, peaches and apricots from **Crispy Green** are 100% fruit.

NEW TRICKS FOR LIVING PAST 96

By DANIEL KADLEC



DO YOU EAT ENOUGH DAIRY? I EVIDENTLY do not and could extend my life by six months with a few chunks of cheese or some yogurt each day.

Such are the benefits of calcium, as

prescribed to me on the new boomer-centric website Eons.com.

"It's a little gimmicky," concedes Dr. Thomas Perl, whose longevity calculator is the source of

that advice and the centerpiece of Eons. "But it's really hard to motivate people. The hope is that this gets them thinking about their longevity and the impact that day-to-day behavior has on how long you live."

Eons is the brainchild of Jeff Taylor, the man who founded the popular job-search site Monster.com. Taylor, 45, is a rough-edged former DJ who sold Monster in 1995 before it blossomed—for just \$900,000. He nevertheless made millions as Monster's CEO before cutting ties last year.

Now he's focused on his new creation.

Eons targets the 50-plus crowd, which is growing by nearly 8,000 people a day.

The website's guiding principle is simple: "Living to the age of 100 is a reachable goal." Eons, a free website, is designed to help you get there, Taylor says, "while living the biggest life possible." The site dispenses lots of advice on money, love, fun and wellness. It has brainteaser games to help ward off dementia, a goals page to help you think big and community pages to help you meet others.

But the longevity

calculator is what has given the website traction. Despite my shortcomings, according to the calculator, I'll make it to the ripe old age of 96 (I turn 50 this year)—maybe even to 97, if I eat more cheese.

Impressed? Don't be. It turns out that living to 96 is a typical finding for boomers. "People see that and just

can't believe it," says Dr. Perl. "They are amazed to see that they will live 20 years longer than their great-grandparents and with less illness at the end of their life."

It's about time someone found a way to drive that point home. Even AARP, the mother of all aging lobbies, and Wall Street, with its interest

in advising folks on how to make their money last, have had trouble articulating how the longer, healthier lives of boomers will change the game. There's something sobering about a 10-minute quiz that finds your life, at 50, is barely half over. Do I have enough savings? Should I work longer? Start a business? How can I make my next 50 years count?

Eons has some problems. It's hamstrung by Taylor's noncomplete agreement with Monster, which means the job pages aren't as helpful as they might be. (AARP.com has better information

7,918

Number of Americans, on average, who turn 50 each day

on employment for older workers.) And experts in the aging field say Eons doesn't have enough about community service, an increasing preoccupation with retirees.

Boomer Project, an online newsletter that tracks marketing strategies, is even more critical. It points out that boomers use the Web for research, not community, and that they rarely respond to age-specific messages. "Boomers track time with how they feel," it concludes. "Age is incidental."

But Taylor is convinced he's got it right. He's on the downside to 50 and has given his life at this stage a lot of thought. "My mom just turned 70," he says. "Both she and Dad have been great mentors, living a full life. I want success in my business but also in my life." If you share the same yearning, Eons may help you sort it out.

Kadlec's latest book is *The Power Years: A User's Guide to the Rest of Your Life*



HOW LONG WILL YOU LIVE? Some sample questions from the Eons longevity calculator:

Q: Do you have family living nearby?

Hopefully, yes. Because then help is never far away. Also, a strong family or social network keeps you engaged and active and living longer.

Q: How many years of formal education do you have?

The more the better. Education generally leads to a better job and access to a better health plan.

Q: Do you floss your teeth?

You should. Gum disease has been linked to heart disease.

Q: Do you have a bowel movement at least every other day?

Daily is best. It means you're consuming plenty of fiber, which helps ward off colon cancer.

Q: How many hours, including the commute, do you spend at work each week?

Keep it under 60. More leads to stress and leaves too little time for exercise.

Do you have dream ~~a 401(k)~~ plan?



What do you dream of doing in retirement? Maybe you want to go back to school. Start a second career. Visit the Spanish Steps. Work on that short game. Or maybe you're not even sure.

That's precisely the reason why Ameriprise Financial created the *Dream Book*.™ It's a place to help you envision what exactly you want to do in the next phase of your life. And it's the perfect starting point for you and an Ameriprise financial advisor to develop a plan to help get you there.

Get started today by calling 1-800-Ameriprise or visit ameriprise.com/dream for your complimentary copy of the *Dream Book*.

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If you think it's just for your mouth, think bigger.

Big news about oral care may change the way you think about rinsing with Listerine® Antiseptic. Emerging science suggests that there may be a link between the health of your mouth and the health of your body. Physicians and dentists don't yet know the exact connection between the health of your mouth and the health of your body, but several theories exist. One thing everyone agrees on is that a healthy mouth can only lead

to good things. That's why there's Listerine. It's proven to help keep your mouth healthier by killing the germs that cause plaque and gingivitis. In fact, rinsing twice a day with Listerine gives you 24-hour protection against the germs that cause plaque and gingivitis.* **To learn more, visit listerine.com, or ask your dentist, dental hygienist or physician about the mouth-body connection.**

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listerine.com



*If brushing and flossing aren't enough, use as directed as part of your regular oral care routine to help prevent and reduce plaque and gingivitis.
*The ADA Council on Scientific Affairs' Acceptance of Listerine is based on its finding that the product is effective in helping to prevent or reduce gingivitis and plaque above the gumline, when used as directed.



FUNNY, HE NEVER SEEMED SOBER

Got a good script for a wisecracking fiftysomething with a weakness for schmaltz? California A.A. meetings might be the best place to shop it. In the wake of Mel Gibson's clumsy tumble off the wagon, **ROBIN WILLIAMS** has announced that "after 20 years of sobriety," he "found himself drinking again and has decided to take

proactive measures to deal with this for his own well-being and the well-being of his family." The hyperactive comic, who has three movies due this fall, "looks forward to returning to work," his spokeswoman said. Audiences that saw *RV* or *Jakob the Liar* are urging Williams to take all the time he needs.

A WHODUNIT BY ... WHO DAT?

Apparently, leading a leftist revolution from the jungles of southern Mexico leaves plenty of time for literary pursuits. Zapatista spokesman **SUBCOMANDANTE MARCOS** has co-written a noir mystery novel, *The Uncomfortable Dead*, with Spanish crime author Paco Ignacio Taibo II. The story of detectives investigating a government-backed murder, due in U.S. bookstores next month, isn't the masked rebel's first stab at fiction. In 1999, Marcos, a former professor who travels with a pet rooster, wrote a children's book, *Story of the Colors*. His new work is an effort to raise awareness of the Zapatistas and cash for charity. Nice try. But he seems to be ignoring another cash cow. Nothing says back-to-school clothes like a ski mask and fatigues.



IT'S NOT YOU. IT'S NOT ME. IT'S THE MTV CAMERAS

Ozzy and Sharon Osbourne, right, made it look easy with their loving expletives. But younger rock-'n'-roll couples, who let MTV crews into their homes seem, well, cursed.



THE SWEETHEARTS
Blink-182 drummer **TRAVIS BARKER** and Mias USA **SHANNA MOAKLER**

THE SHOW
Meet the Barkers

IN HAPPIER TIMES
"You can play in bands, act like you're 13 and still come home and be rad parents," he said.

THE SPLIT
Divorce papers filed last week blame irreconcilable differences. We hope the prenup covers hair products.



THE SWEETHEARTS
Tattooed alt-rock **DAVE NAVARRO** and Baywatch alumna **CARMEN ELECTRA**

THE SHOW
Til Death Do Us Part

IN HAPPIER TIMES
At their 2003 wedding, "I cried more," he said, "cause I had less mascara on."

THE SPLIT
The pair blamed busy schedules for it this summer. So it was more like "Til Pilates Class and Band Practice Do Us Part.



THE SWEETHEARTS
Boy bander **NICK LACHEY** and Daisy **JESSICA SIMPSON**

THE SHOW
Newlyweds: Nick & Jessica

IN HAPPIER TIMES
"An argument now and then is good," she said. "It means that we're communicating."

THE SPLIT
Doomed by reports of infidelity, they finalized a divorce in June. His single I Can't Hate You Anymore sure says closure to us.

THE SUMMER OF BABY SURI

When it comes to developing great American conspiracy theories, the Roswell and J.F.K. folks have nothing on seekers of infant Suri Cruise. Since she was just a bump in her mom's obsessively studied tummy, the now 4-month-old daughter of enthusiastic unmarried parents **TOM CRUISE** and **KATIE HOLMES** has inspired online and tabloid dissections of Suri's birth certificate; blurry, telephoto-lens bassinet shots by helicopter-borne paparazzi; vivid photo-illustrations of how she might look at 20 (a bit like Brooke Shields) by forensic-imaging specialists; and declarations of authenticity from famous friends like Penélope Cruz and Jada Pinkett Smith, who told a reporter that Suri is "gorgeous, with a head full of black, beautiful hair." Rumors are swirling that someone has actually taken the first authorized photos of the wee bairn—not just any photographer, of course, but *Vanity Fair*'s resident portraitist Annie Leibowitz. (Reps for Cruise and *Vanity Fair* refused comment.) TIME can exclusively report exactly what she looks like: a baby.



Ron Suskind

How to Stay One Step Ahead

The jihadists' tactics aren't mysterious. We just need help on the ground

WHAT ARE WE TO THINK, SITTING IN OUR LIVING ROOM or stranded on a tarmac, as harrowing details of the latest terrorist plot spill forth? Is this a victory of the spycraft and force on our side adroitly employed to avert disaster? Or is the plot—with its ingenious formula for off-the-shelf explosives—a frightening display of how many ways an invisible army of Islamic radicals might come at us?

What's clear: enemies are out there, as ardent and violent as ever. What's changing is our view of them. We in the easily distracted West may be becoming wiser, little by little. Hard experience will do that, like it or not. We are beginning to embrace—slowly and often against our will—that ancient dictum "Know thine enemy." Investigators rounding up suspects searched for a definitive link to al-Qaeda's leaders. Indeed, two of the would-be bombers seem to have met in Pakistan with an alleged al-Qaeda lieutenant and explosives expert. But a clear link may be beside the point. Osama bin Laden has become an ism—as much ideology as flesh—and al-Qaeda has largely devolved or maybe evolved into a franchise operation. Radical groups in various countries are largely self-activated and self-sustaining, though they may check in with top management before a major assault, as did the Saudi cell that in 2003 plotted hydrogen cyanide attacks in the New York City subways. Al-Qaeda No. 2, Ayman al-Zawahiri, called off that scheme, preferring, U.S. officials believed, to prepare for something bigger.

The foiled London plot teaches us that al-Qaeda (or its offspring) sees patience as a virtue. We think in news cycles. Al-Qaeda thinks in years. Even while elected leaders in Washington were taking credit across two elections for there being no second-wave attack after 9/11, a long-standing thought inside the government was that al-Qaeda might have been simply taking its time in mounting the next big hit. At a 2003 meeting of virtually all the top intelligence, foreign-policy and law-enforcement officials in the White House Situation Room, the consensus was that the next attack would be as large as or larger than 9/11. Officials expected a long period of planning and an attack timed to coincide with

roiling events—a major assassination, the start of an armed conflict—that would provide synergies of turmoil and create the perception that al-Qaeda was central to a titanic global struggle.

Three years hence, this analysis seems borne out by London. Not only was the attack moving toward execution as Israel and Hizballah ignited the Middle East, but 10 planes exploding over the Atlantic or in U.S. airspace would indeed have created what U.S. experts believe our jihadist opponents desire: an upward arc of terror and dread between a second-wave attack and whatever might follow, five or even 10 years down the road.

Here's another lesson from London. Human intelligence

routinely trumps fancy and often legally problematic surveillance techniques. The key to discovering the plot was apparently a citizen from Britain's diverse Islamic community who, in the days after last summer's bombings in London, overheard something troubling. He contacted authorities. An investigation took root. Imagine: a Muslim man sitting across from a British intelligence official at a café, off hours. They have little in common. Some would say they are natural opponents. But a thread of shared interest leads to the passing of information and, a year later, to saving grace.

The U.S. intelligence community is in a poor position to replicate that. Concerned citizens in the Muslim world who are close enough to radicals to see or hear something pertinent seem less inclined than ever to sit down with an American. "They see us right now as an angry, reckless giant supporting the bombing of kids in Lebanon," says a top U.S. terrorism official. "If they were to see something troubling nowadays, they'd be more inclined than ever to simply look the other way. It's their inaction—on a vast scale—that'll kill us."

We talk in America's culture wars about the connection between personal behavior and public morality, a link that launches the country into divisive frenzies over abortion and same-sex marriage. Flip the equation. The angry public posturing of warring nations and messages sent from missile launchers and the turrets of tanks often stand in the way of unlikely human connections, improbable encounters that could save lives.

Good vs. evil? Blood quickening, yes. But it's never that simple. This week's offering from the cafés of London? Coffee—strong coffee—for two. Pull up a chair.

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